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Make your dream a reality

There's nothing quite as satisfying as taking on a project and seeing it through to completion, particularly when it's a long-held dream. This is especially the case when it comes to taking on a property renovation project, which is why we've made this issue a renovation special.

Our interview with builder Matthew Chalk brings you [expert advice](#) on key aspects of the renovation process (page 34), and we also hear from expats who share their [first-hand experience](#) (page 41). Our tax expert outlines the [benefits of energy efficiency](#) when it comes to carrying out building work (page 66), while in our language section, we take a look at the [practical vocab](#) needed to get to grips with the technicalities (page 84). And, when it comes to putting the finishing touches to your project, our À La Maison section (page 51) and inspiration pinboard (page 106) will provide food for thought.

Finally, this is my last issue as Editor - I've thoroughly enjoyed hearing your stories and receiving your feedback, and do hope that the magazine continues to inspire and inform, whether you find yourself at the dream or the reality stage of your new life across the Channel.

I hope you enjoy this issue. If you'd like to let us know what you think, join us on Twitter (@LivingFrance) and Facebook (www.facebook.com/livingfrancemagazine), or write to us at the address overleaf.

Have a wonderful autumn,

Eve

Eve Middleton, Editor



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Living France

FOR THE LIFE YOU'VE ALWAYS DREAMED OF...

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CONTRIBUTORS



Richard Hemming

Wine writer Richard joins us this issue as our new taste tester, bringing you his recommended wine matches for Louise Pickford's monthly recipes. His favourite wine regions are Alsace, the Loire and the northern Rhône – though he admits that "Champagne's not bad either!" Turn to page 57 for his selection of wines to complement this month's recipe for *sole meunière*.



Scheenagh Harrington

Freelance journalist Scheenagh worked for ten years for the Press Association in the UK, before moving to Midi-Pyrénées with her family. She says that the highlight of her renovation interview with Charlie and Stephanie May for our *À La Maison* section was hearing how "they both poured their hearts and souls into it." Turn to page 51 for more on how they turned their project into an interior design dream.



Sue Bradley

Though a top-notch horticultural specialist, garden writer Sue also flexes her creative muscles in other areas, as a violin player and champion Victoria sandwich maker. For this month's Autumn issue, she pays a visit to the gardens of Château de Champs-sur-Marne near Paris, while out in the garden she gets to grips with the pear harvest, on page 58.

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• SPECIAL •**

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On the cover

This month House in Bordeaux, Gironde

© Christophe ROUFFIO / hemis.fr



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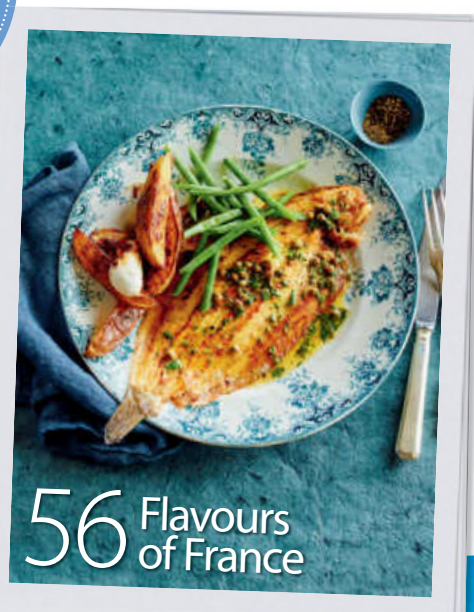
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DÉCOUVREZ

Autumn in France

Parisians and visitors alike enjoy taking a step back from the hustle and bustle of the capital's busy boulevards, with a detour to Montmartre (pictured). Situated on a hill, this area of the city has attracted numerous artists and writers through the centuries, and its narrow cobbled streets with ivy-clad buildings have retained a village-like feel. One of the area's best-kept secrets is its small vineyard, which is celebrated every year during the Fête des Vendanges. From 7-11 October, the community comes together to sample the latest vintage and other fine produce, and enjoy concerts and fireworks.

www.fetedesvendangesdemontmartre.com

© DANITA DELMONT STOCK / AWL-IMAGES.COM



News & events

Autumn is harvest time, which means wine and food events to enjoy. *Emma Rawle* discovers some key festivals, France's favourite villages, book releases and travel news



HARVEST TIME

Grape pickers

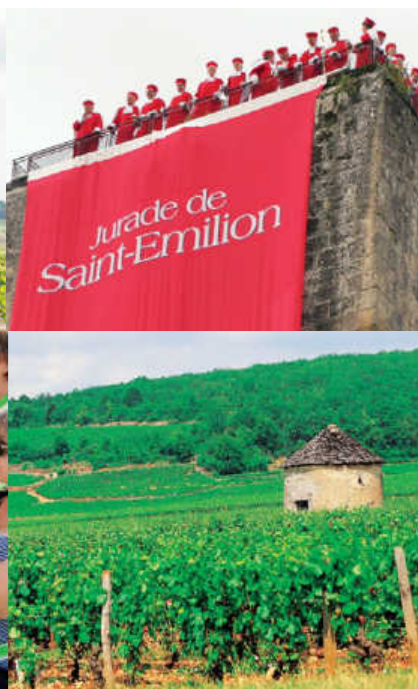
1 The vineyards of France come to life in the autumn with the *vendanges* (grape harvest), with festivals and celebrations organised to mark the occasion. In the heart of the famous wine-producing area of the Loire Valley, Saumur is the ideal place to mark the *vendanges* during **Festivini** from **5-13 September**. The week-long festival includes concerts at the historic Abbaye de Fontevard, opportunities to discover the local vineyards, both on foot or horseback, and, of course, tastings. On 6 September winemakers set up stalls in the town centre for visitors to learn about their vineyards and sample their wares. www.festivini.com

Wine brotherhood

2 In the Gironde village of Saint-Émilion in the prestigious Bordeaux wine-producing area, the harvest is marked with the **Ban des Vendanges** on **19-20 September**. The event is led by the Jurade de Saint-Émilion, an ancient brotherhood that now act as ambassadors for the area's wines. The Jurade stage a torch-lit parade through the village and climb the Tour du Roi to announce the new vintage, while local winemakers take the opportunity to celebrate their hard work. www.vins-saint-emilion.com
Turn to page 20 to read more about Saint-Émilion and Gironde

Imbibe and jive

3 The annual **Jazz à Beaune** festival in Burgundy is a celebration of both jazz and fine vintages in another of France's famous wine-producing areas. Free concerts take place on Place Carnot in the town of Beaune, often dubbed 'the wine capital of Burgundy', in Côte-d'Or from **20-21 September**. Visitors can discover up-and-coming jazz musicians as well as well-known artists. Further on in the calendar, jazz pianist Novecento plays on 27 September and La Paulée du Jazz, a celebration of internationally acclaimed jazz artists, takes place from 10-12 October. www.jazzabeaune.fr



NORMAN CULTURE

Lovers of Normandy, its food, culture and heritage, will rejoice in the **Fête des Normands** taking place from **26-29 September**. Created in 2013, the festival offers a wide range of activities and events over the four-day period. Organic farms open their doors and welcome visitors for tastings, there are organised visits of windmills, châteaux and manor houses, as well as demonstrations of regional crafts such as pottery and lace-making. This is a superb opportunity to taste and buy regional fare, enjoy concerts and exhibitions and discover the interesting history and cultural heritage of the region. www.fetedesnormands.com





Table reserved

Treat yourself to a meal out this month and take advantage of both the **Fête de la Gastronomie (25-27 September)** and **Tous au Restaurant (21 September - 4 October)** events. Restaurants across France offer two meals for the price of one and special menus as part of Tous au Restaurant, while the Fête de la Gastronomie sees specially designed restaurant menus on offer, along with banquets, picnics and wine tastings.

www.tousaurestaurant.com

www.economie.gouv.fr/fete-gastronomie



Stuck on Paris

Usborne's *First Sticker Book Paris* is a wonderfully illustrated sticker book which is perfect for keeping small children amused on long journeys. Children can explore the narrow streets of the French capital, its cafes, museums, riverbank and bookshops, adding stickers to complete each scene.

First Sticker Book Paris, £4.99, Usborne

www.usborne.com



REV UP

The weekend-long **Circuit des Remparts** in Angoulême continues to attract motoring enthusiasts to admire the vintage racing cars, and takes place this year from **18-20 September**. The event starts with a parade of the cars in the town centre with owners competing to win awards for the best presented car and driver. The following day sees the cars take off for a tour of the area while Sunday is race day. All cars taking part must date from pre-1985.

www.circuit-des-remparts.com



Musical spectacle

The popular **Jazz à la Villette** festival takes place in the north-east of Paris at the Parc de la Villette, and runs this year from **3-13 September**. With a mixture of jazz, blues, hip-hop and world music performed by established artists and up-and-coming talent, the concerts attract thousands of music lovers. There are also film screenings, exhibitions and master classes throughout the festival along with a special children's festival to introduce the younger generation to jazz.

www.jazzalavillette.com



FAVOURITE VILLAGES

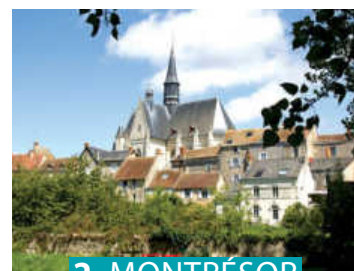
The results are in from France's annual televised poll for the country's favourite village – here are 2015's top three:



1. PLOUMANAC'H

First prize was awarded to Ploumanac'h, a seaside village located along Brittany's spectacular Côte de Granit Rose. The village's family-friendly sandy beach, beautiful coastal walks and intriguing rocky outcrops make it easy to see why it won the public vote.

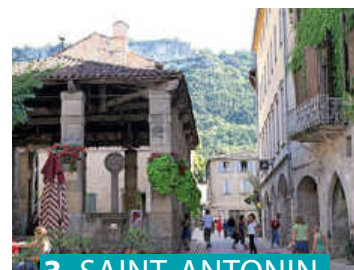
www.brittanytourism.com



2. MONTRÉSOR

Second place went to Montrésor in Indre-et-Loire, a Plus Beau Village. Located on the banks of the River Indrois, Montrésor boasts half-timbered houses, an ancient market place and an impressive château, popular with visitors.

www.tourisme-valdindrois-montresor.com



3. SAINT-ANTONIN-NOBLE-VAL

The pretty village of **Saint-Antonin-Noble-Val** in Tarn-et-Garonne came third. The village is known for its medieval architecture with a 12th-century town hall and covered market place. Film buffs might recognise it as the setting for the recent film *The Hundred-Foot Journey*.

www.tourisme-saint-antonin-noble-val.com

DÉCOUVREZ



Autumn ESSENTIALS

All the French-inspired items you need to enjoy the new season

1 Feed your garden birds with this Garden Trading Bird House Feeder £15 www.amara.com **2** Stay stylish during downpours with this Bicycle Riders Favourite Umbrella £14.95 www.dotcomgiftshop.com **3** Light up darker evenings with this classic Fisherman's Metal Lantern Small £39.99 www.chelseagardener.com **4** Create autumnal cards with these Stamps Nature Zoe de las Cases €22 www.lesparigotes.com **5** Shop in style with this "Le sacré cœur" sac à colorier, Marielle Bazard €12.50; www.lecoindescreateurs.com **6** Your kids will be the envy of the playground with the Gourde Paris-Garçon and Fille €12.50 each www.lecoindescreateurs.com **7** Sit in comfort with this Belle Jardinière Cushion £12.95 www.dotcomgiftshop.com **8** Stay organised with this Trousse à colorier €9.90 www.lecoindescreateurs.com

Under occupation

Starring Kristin Scott Thomas and Michelle Williams, *Suite Française* is the tale of a small French village under Nazi occupation and the blossoming love affair between a villager and a German soldier. An adaptation of Irène Némirovsky's best-selling novel, it is a moving story and casts light on how people reacted to the occupation, with some villagers continuing to resist the Nazis and others taking the

opportunity to denounce their neighbours. The author lived in France during Nazi occupation and began writing her five-part novel after relocating to Burgundy from Paris in 1940. Némirovsky died in Auschwitz in 1942 after writing just the first two instalments, which were later discovered by her relatives and published as *Suite Française*.

***Suite Française*, DVD, £9.99, Entertainment One**





Sail away

Around 200 boats sail into the historic quays of Orléans for the annual **Festival de Loire**, this year taking place from **23-27 September**. This celebration of the city's culture and lifestyle includes a boat parade, art exhibitions, musical performances, puppet shows and magic performances. The guest nation of honour this year is Poland, and the Dordogne Valley is the French area chosen for special mention at the festival which will include river boats from these two places.

www.orleans.fr/evenementiel/festival-de-loire

DID YOU KNOW?

The year Roquefort became the first cheese to be awarded an AOC label*

1925

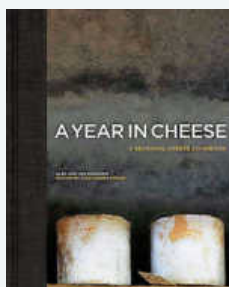
CHEESE PLATE

WIN!

A visit to a French market or shop inevitably involves a visit to the cheese counter, complete with a dizzying array of delicious French cheeses to choose from. If you find yourself somewhat overwhelmed, or need guidance on what to do with your *fromage* of choice when you get home, then *A Year in Cheese* could be for you. Written by Alex and Léo Guarneri, the team behind artisan *fromagerie* Androuet in Paris and London, the book describes which cheeses are in season at different times of the year and includes a number of recipes. French favourites include Reblochon, Camembert and Brillat-Savarin.

We have five copies of *A Year in Cheese* to give away. For a chance to win visit www.completefrance.com/community-forum. The closing date is 25 September 2015.

A Year in Cheese: A Seasonal Cheese Cookbook, Alex and Léo Guarneri, recipes by Alessandro Grano, £20, Frances Lincoln



Travel news



ON TRACK

Tickets for Eurostar's ski services are now on general sale and offer more options for those heading to the slopes this winter. Day and night trains to Bourg-Saint-Maurice, Aime-la-Plagne and Moutiers are running as usual and start on 19 December until 9 April, while a new direct route to Lyon from London St Pancras or Ashford International takes just over four and a half hours and Eurostar are also offering a connecting service from London to Geneva via Lille, taking around six hours. Prices start from £89 return and include a generous luggage allowance including skis or a snowboard.

www.eurostar.com



STAY CONNECTED

Free Wi-Fi is now available in 51 of France's busiest train stations and is proving popular with travellers, with more than 10,000 people using it every day. Users have the choice between a slow service with the requirement to see one advertisement page every 20 minutes or a faster service with only one advert that they must register for. SNCF plan to extend this free Wi-Fi service to France's 128 busiest stations by September.



FREE TO ROAM

The European Commission has announced an agreement to abolish data roaming charges within the EU by June 2017, making European travellers' phone bills considerably cheaper. This will be preceded by a 14-month interim period, so from April 2016 there will be a cap on charges with a maximum extra surcharge of €0.05 per minute for calls, €0.02 per text message and €0.05 per MB of data.



WINTER BREAKS

Winter 2015/16 flight routes to the Alps are now on sale, with several airlines adding new routes. Monarch will be flying from Manchester to Geneva from 19 December (prices from £37.99), while EasyJet will be operating new routes to Lyon from London Southend and Belfast International, starting on 12 December (prices from £28.49), and Flybe will be running a new Cardiff to Chambéry route from 25 October (prices from £24.99). www.monarch.co.uk www.easyjet.com www.flybe.com

Dream property...



Every so often we come across a French property that knocks us for six. This month, **Emma Rawle** has big plans for a Tarn château in need of renovation



ON THE
MARKET FOR
€535,000



I have always fancied taking on a renovation project and, if money were no object, then what better to renovate than a 19th-century château in rural Tarn? I can imagine how satisfying it would be to take this neglected building and transform it into a stunning country retreat with interior décor to match.

The structural work on the château has already been finished so, although there is plenty still to do, as the groundwork has been completed it means that I can get started on the fun bits! The ground floor currently has four large reception rooms, two living rooms,

a kitchen and two bathrooms, while the first and second floors offer a total of nine bedrooms, all of which need refreshing but have fireplaces and other original features ready to be restored to their former glory.

The château forms one side of a U-shaped courtyard and there is planning permission to convert the buildings along the other two sides into a total of 21 apartments. There is also planning permission to build a large swimming pool in the grounds which currently stretch to nearly six acres, although if the temptation to extend beyond kicks in, there's also the further option to buy a

32-hectare lake, four more acres of land and a lodge separately.

Located on a hillside and surrounded by farmland, the château is in an idyllic location yet it is not isolated, with a village just five minutes away and Toulouse less than an hour by road.

With such huge potential I already have several options in mind for the finished château - perhaps a boutique hotel or a stylish wedding venue or a relaxation retreat? But first, I need to start choosing colour schemes! **LF**

www.allez-francais.com

EXCHANGE RATES MOVE FAST... BUT DOES YOUR BANK?

Increasingly, people are steering away from banks when it comes to making international money transfers. It is common knowledge that banks are big, can be impersonal and are often unresponsive. So why are they still being used to transfer funds overseas when a specialist can provide an easy and cost-effective alternative service?

Despite many being familiar with using a specialist foreign currency exchange service or broker to transfer their money abroad, many more remain unaware of the benefits, such as up to 5% savings. On a £50,000 transfer this equates to a saving of £2,000.

FC Exchange is one such service provider. Operating since 2005, they are authorised by the Financial Conduct Authority to operate as an E-money institution (FRN:900205) and have achieved success in this sector due to their commitment to provide a customer-focused service.

FC Exchange is not only able to pass cost savings onto its clients by offering more competitive exchange rates, but through savings on the transfer fees too where banks would charge around £25-£45 per transfer.

Further, unlike most banks, its products can be customised thereby enabling clients to target, fix or protect exchange rates in the volatile currency market.

Charles Murray at FC Exchange points out that 2015 has already thrown up a few surprises within the currency market and with the pound reaching a 7-year high versus the euro, it is important to stay in contact with a broker who can keep you abreast of the exchange rate fluctuations. Limit and Stop Orders can be helpful to clients, enabling them to maximise their returns by allowing them to target a better rate of exchange whilst at the same time having a safety net in place to secure the rate if the market moves adversely".

“A simply great professional, efficient and friendly company.

I cannot recommend FC Exchange more highly. I was making a significant overseas purchase and needed to move funds around over a period of several months. This was quite a stressful event and I was anxious about entrusting my life savings to a stranger. I need not have worried - from the moment I started dealing with FC Exchange and my personal dedicated client contact dealer, I was confident that I was in good hands. Not only did all my transfers go smoothly but FC Exchange were with me every step of the way, explaining everything in detail, reassuring me and always keeping in touch.”

Margaret Cook



MARKET MOVEMENT ON GBP/EUR EXCHANGE RATE

Date	GBP/EUR Exchange Rate	GBP cost for €200,000	Change in cost to you
Jun 2015	1.4030	£142,551	
Mar 2015	1.4250	£140,351	+£2,201
Dec 2014	1.2700	£157,480	-£14,928
Sep 2014	1.2600	£158,730	-£16,178
Jun 2014	1.2350	£161,943	-£19,391
Mar 2014	1.2180	£164,204	-£21,652
Dec 2013	1.2110	£165,153	-£22,601
Sep 2013	1.1980	£166,945	-£24,393
Jun 2013	1.1800	£169,491	-£26,939

Rates in this table are indicative Interbank rates taken at the peak of month represented to 17 June 2015. The cost differential compared is calculated using June 2015 GBP/EUR rate of 1.4030. For current live exchange rates, please contact FC Exchange directly.

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Properties *to renovate*

If you are considering taking on a renovation project in France, then browse our selection of properties, whether you want to start from scratch or extend an existing house



€28,500

Finistère, Brittany

This cute cottage with mains water and electricity has been partially renovated but there is still plenty of work to do, including installing a septic tank and new windows. The house is in a rural spot, 10 minutes from a town, and has space for living areas and a bedroom.

Agent: JB French Houses www.jbfrenchhouses.co.uk



€34,000

Charente, Poitou-Charentes

This stone house and attached barn are in need of a complete renovation but offer 31m² of potential habitable space. Currently, the house is divided into two rooms and the barn is open with beautiful wooden beams and exposed stone walls. The roof is in good condition.

Agent: Agence TIC Ruffec www.tic-ruffec.com



€117,700

Aude, Languedoc-Roussillon

Located in the centre of Puichéric, near the Canal du Midi, this L-shaped house is ready to move into with three bedrooms, a kitchen and living room all finished. Part of the house still needs renovating but has huge potential with beams, stone walls and a full-height attic.

Agent: France Property Shop www.francepropertyshop.com

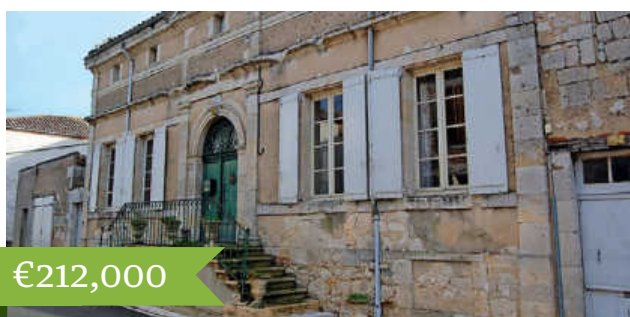


€180,000

Tarn-et-Garonne, Midi-Pyrénées

This large village house was a thriving café in the 1930s but has been transformed into a five-bedroom house with a garden and garage. It enjoys stunning views of the Pyrenees and has extensive adjoining outbuildings that are ideal for renovation.

Agent: France Property Shop www.francepropertyshop.com



€212,000

Tarn-et-Garonne, Midi-Pyrénées

This beautiful *maison de maître* needs a lot of work but it could be transformed into a stunning house. The ground floor is habitable with four bedrooms, a kitchen and living room, while the first floor needs renovating with plenty of original features.

Agent: Beaux Villages Immobilier www.beauxvillages.com



€274,000

Nièvre, Burgundy

Located in the heart of Burgundy, this 18th-century manor house with period features has the potential to offer nine bedrooms so could be a B&B or large family home. Two of the bedrooms and bathrooms have already been sympathetically renovated and are ready to be lived in.

Agent: Burgundy4U www.burgundy4u.eu



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STAR LETTER

After my wife and I had enjoyed long and rewarding careers, we eventually retired at the ages of 65 and 70 respectively, and we both agreed that we needed a challenge. So we decided to move from the UK to a part of France that we had known and loved for many years. When we planned our move to the Drôme Valley in November 2012, we found the advice in *Living France* was invaluable. We continue to subscribe and enjoy the articles, and we still benefit from the updates regarding such issues as tax, health and language. After two and a half years, we feel well settled in a very friendly community. I am spending my 50th year as a teacher running an after-school 'club anglais' at the local primary school. Thank you again for your good advice and briefing on changes that we might otherwise have overlooked.

Douglas Macildowie
Vercheny, Drôme



HIT OR MISS?

I was interested in your article, 'Learning the Lingo' (July 2015 issue). Among the 'expert tips', one in particular caught my eye. Alice Phillpott suggested that beginners should play a language-learning CD while in their car. I would strongly argue that they should not! May I explain? My wife and I have had a house in Normandy for nearly 12 years. Eventually, we will retire there. In the meantime, we visit as often as possible. After 12 years, you would think that both of us should be, if not fluent, then at very least, competent in French. Mostly we are. However, having two hearing aids, I struggle to hear, and so often find it hard work keeping up with a conversation.

I do listen to language CDs and I also watch some French television, in fact all the usual tricks to improve. Friends once suggested that I should listen to French radio stations while driving. This seemed like a good idea, so I tuned the car stereo system to news, music or whatever stations I could find. All went well until I encountered a roundabout...

After many years of driving in Europe, America, and other countries, I have never once had a problem. On this particular occasion, I was driving in England.

As I approached the roundabout, seeing that the road was clear, I pulled out and immediately turned to my right and drove around an ENGLISH roundabout the wrong way (anti-clockwise), as if I were in France! Fortunately for me, the lorry coming the other way had time to swerve, otherwise there would have been a very nasty accident - for which I would have been entirely responsible!

So may I say to *Living France* readers; do please take every opportunity to improve your linguistic skills, but bear in mind that conjugating a verb, repeating a phrase from a language CD, listening to French radio stations, while driving in the UK, is at the very best distracting, and at the worst most definitely dangerous. I speak from my experience of having tried it!

Paul Fievez
Great Kimble, Buckinghamshire

RENOVATION SPECIAL

READER TIP

Whatever your budget, double it! Materials and labour in France are extremely expensive. We are doing a barn conversion in Poitou-Charentes. Three years in and we are only two-thirds through, but we are doing most of the work ourselves while we are living in it. It's hard work but an amazing space and an amazing experience.

Dominic Elvin via Facebook



If you have something you'd like to share, from anecdotes to holiday snaps, drop us a line at letters@livingfrance.com or to *The Letters Editor, Living France, Cumberland House, Oriel Road, Cheltenham, GL50 1BB*



[facebook.com/livingfrancemagazine](https://www.facebook.com/livingfrancemagazine)



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Social network

Carolyn Wright via Facebook

Just received my copy of the August issue - some great properties in this one and love the feature on my favourite part of France

Cycling for Softies

@CyclingSofties

Burgundy and Champagne vineyards have been awarded Unesco World Heritage status. We'll raise a glass to that!

Sue Stephenson @bakelitebabe

Not long to go now. Back in France at the end of next week. Lots to do before then though. Oh gosh! better make a list!!!

Matt Walls @mattwallswine

Me, in cheese shop in Jura: "200 grams of comté please" Shopkeeper: "Oh so just a very thin slice then." Love France.

LaFermeDeTroisCoins

@PerigordLife

I know I said I wanted some summer weather but the 37 degrees predicted for Maisonnais next week may be taking it a tad too far

WIN!

The writer of our Star Letter this issue wins a **Surprise Box worth £29** containing a surprise

selection of five to seven traditional French products courtesy of Bonjour French Food.

For more information on the full range of hampers available visit www.bonjourfrenchfood.com





Your photos

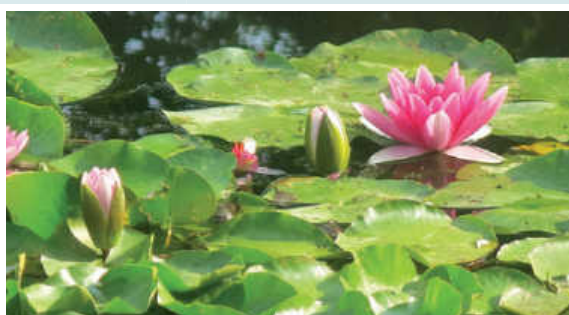
Email us your photos of France (with captions) to pictures@livingfrance.com



TRANQUIL RIVER
Angeac-Charente, Charente – *Amelia Bray*



CANNES HARBOUR
Alpes-Maritimes – *Russell Dunn*



MONET'S GARDEN
Giverny, Eure – *Karen Guttridge*



MEDIEVAL CHARM
Monpazier, Dordogne – *Tamzin Renfrew*



FUN IN THE SUN
Nice, Alpes-Maritimes – *James Parman*

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BORDEAUX

and beyond

Known for its famous wine capital, the department of Gironde is a delight to discover, from the sands of the Atlantic coast to the vast Forêt des Landes. **Solange Hando** finds out more



DESTINATION



Fringed by the Atlantic waters on the Côte d'Argent, the department of Gironde is a land of rivers and lakes, endless beaches and forests, and vineyards which produce some of the most illustrious wines in the world.

Brought under English rule in 1154 by the union of Eleanor of Aquitaine and Henry II, it prospered from the cross-Channel wine trade until the Hundred Years' War and the return of the French monarchy in 1453.

Having lost the wine monopoly with England, the area fell into decline, but the 18th century brought a new golden age based on the sugar trade. As a result, royal architects set to work, leaving a dazzling legacy still in evidence today. Bordeaux, which this year came top in an online poll run by European Best Destinations, is a green spacious city where trams glide silently along tree-lined avenues and through shaded squares, past beautifully restored façades, which are part of the largest urban ensemble listed by UNESCO.

At the heart of the city and bounded by three fine boulevards - the Cours Clemenceau, the Cours de l'Intendance, and the Allées de Tourny - the Triangle d'Or recalls the Age of Enlightenment with myriad architectural gems, most stunning of which is the Grand Théâtre graced by neo-classical columns and muses. Yet a few steps away from the luxury boutiques, students browse the latest bargains in the Rue Sainte-Catherine, said to be the longest pedestrian shopping street in the world.

Bordeaux is a beguiling patchwork of districts, each one different; from the glamorous centre to the diverse stalls and eateries of Saint-Michel, the medieval lanes of Saint-Pierre which lead towards the cathedral and its panoramic belfry, or the Chartrons area of the city, where small quirky shops, brand factory outlets and hip young restaurants have taken over the old wine stores on the left bank of the River Garonne.

Today in Bordeaux, the river is free from industrial sites and only cruise ships and river crafts moor along the quay, minutes from the town centre. Stroll down the Esplanade des Quinconces down to the quayside and the old harbour, the Port de la Lune, so-named because of its crescent shape,



Bordeaux is a beguiling patchwork of districts; each one different, from the glamorous to the quirky

medallions between the arches of the Pont de Pierre were designed to hold the name 'Napoleon Bonaparte', but the emperor who had planned it was exiled before work began.

North of Bordeaux, the spit of land of the Bec d'Ambès marks the confluence of the Garonne and Dordogne rivers, which together become the Gironde, the largest estuary in western Europe at more than 70km long and up to 12km wide, and the site of the equinox tidal bore which delights onlookers and surfers far upstream. The Gironde is sprinkled with near-deserted islands and marshes, home to migrating birds, but it also has cultural sites, namely Fort Médoc, Fort Paté and the Blaye Citadel, all built by Vauban and now also on the UNESCO World Heritage list.

Between the estuary and the ocean to the west, the Médoc peninsula stretches north to the Pointe de Grave, looking out towards the elegant Phare de Cordouan out at sea. It's the oldest lighthouse still working in the country and keepers show visitors around the royal apartment, the chapel and up 301 steps for superb views of the estuary

the Dune du Pilat
These pages,
clockwise from
bottom left:
glamour from days
gone by on the
Allées de Tourny in
Bordeaux; antique
shops in the city's
Chartrons area; the
Pont de Pierre;
Gironde is
renowned for its
wine; the Miroir
d'Eau; enjoying a
coffee in the sun

and there is the river glistening alongside the breezy promenade bordered by flowers and trees.

Locals picnic on the lawns, cyclists head for their favourite spots and visitors hop on the river bus for a scenic but cheap alternative to a tourist cruise. The botanical gardens are just across the water but on the city side, facing the lovely Place de la Bourse, is the Miroir d'Eau - a vast reflecting pool with water jets which invites everyone to cool down on a hot day. Meanwhile, the last fishing huts stand over the incoming tide while the Garonne flows under majestic bridges; the newest, the Pont Jacques Chaban-Delmas with its central vertical-lift, the oldest, the Pont de Pierre glowing red in the sunset. They say that the 17 empty



In this gently rolling land, vines stretch as far as the eye can see in a luminous landscape

These pages, clockwise from above: vineyards lend a lush depth to the Gironde landscape; the beach at Carcans-Maubuisson; visitors explore Saint-Émilion; the village's market square

and the coast. Backed by a pine forest, vast golden sands hide just a handful of resorts; Soulac-sur-Mer, all buckets and spades; Carcans-Maubuisson, village, ocean and lake all in one; and Lacanau, vibrant and cool, the nearest beach to Bordeaux and a paradise for surfers.

Along the estuary, sheltered by the pines from Atlantic winds, vineyards enjoy a mild climate and a well-drained gravel soil. On the right bank of the Gironde, Bourg and Blaye produce great Vins des Coteaux, but for many wine lovers, the Médoc is a dream come true, where the names Margaux, Latour, Lafite-Rothschild, Mouton-Rothschild, roll off the tongue like a string of pearls. Large or small, every château, as estates are called, shares in the fame, be it a *grand cru classé* or the more modest labels of *cru bourgeois* or *artisan*. Some are open to visitors but it's best to check beforehand. Alternatively, you can book an estuary cruise, sailing past the famous châteaux and tasting along the way.

Yet for all its glory, the Médoc is only one facet of a

wine-growing area which claims 120,000 hectares of vines and more than 50 AOCs. In the rural heartlands between the Garonne and the Dordogne, the Entre-deux-Mers area is reputed for its dry white wines, delicious with asparagus and oysters. West of the Garonne are the sweet wines of Sauternes and the Graves AOC, red or white. Reds account for more than 80% of the overall production; the rest is mostly white, though you also find a little rosé and sparkling Crémant de Bordeaux.

East of Bordeaux, Saint-Émilion stands in a class of its own; a quaint medieval village perched above the Dordogne Valley and the first UNESCO site to include vineyards. In this gently rolling land, vines stretch as far as the eye can see in a luminous landscape where the little Train des Grands Vignobles snakes along the country lanes in an ocean of green. Back in the village, in Château Guadet (booking required), Monsieur Pétrus talks about the prestigious wine invented by his great-aunt and served at the wedding of Queen Elizabeth II.

Wine aside, Saint-Émilion is a characterful historic village, a jumble of red roofs and golden stone clinging to a rocky amphitheatre. There are a few craft shops and bustling café-terraces on the old market square; but wander around and you'll discover wash houses, archways and gates, courtyards draped in wisteria and cobbled lanes so steep you need to hold on to a handrail. Below the belfry, the underground monolithic church, the largest in Europe, promises a cool respite from the blazing sun while the king's



tower awaits the return of the Jurade de Saint-Émilion, the red-robed brotherhood who climb to the top every autumn to declare the official start of the grape harvest.

Jon and Maureen Stratford used to live in Hampshire before moving to Gironde. “One day, I bought my husband a book about Bordeaux wines and that’s how our love affair with Gironde started; especially with the wonderful Saint-Émilion,” says Maureen. “We are still ‘*les Anglais*’ but just like the vines, we have put down deep roots in Naujan-et-Postiac, our small wine-growing village near Saint-Émilion. We moved to this beautiful area in 2002 and now live in Beau Séjour, our *chambres d’hôtes*, where we love sharing our passion for the hidden Gironde with our guests. We could not imagine living anywhere else.”

In this bucolic hinterland, Gironde is dotted with traditional villages and bastides with straight streets and arcaded squares. Bells chime now and then, the world is put to rights over an *apéritif* and shutters close for the afternoon *sieste*. It may look quiet, but don’t be fooled. There are festivals galore: wine, food, music and more; and enticing farmers’ markets, most popular in

DESTINATION

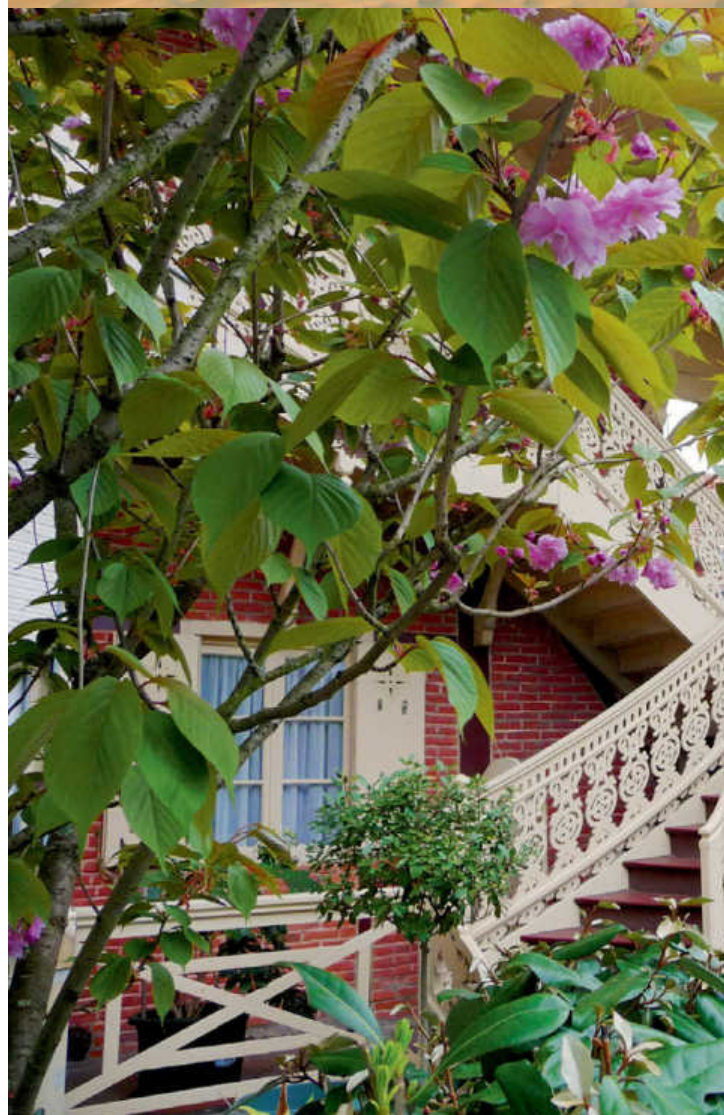


These pages, clockwise from above: the rooftops of Arcachon; taking in the view at the top of the Dune du Pilat; sand and sea at Cap Ferret; one of the villas in Arcachon's Ville d'Hiver

Sainte-Foy-la-Grande and Libourne where locals play boules under the trees or relax in a *guinguette* café at the confluence of the Isle and the Dordogne rivers. A short drive south, in the valley of the River Dropt, the village of Monségur has half-timbered houses and scenic ramparts, while the lovely town of Bazas boasts some of the best beef in France. Then, on the way to the ocean, Gironde takes on a new look as vineyards and pastures give way to the Forêt des Landes.

When Napoleon III decided to drain the swampy grounds where the Forêt des Landes now stands, trees were planted and the traditional shepherds on stilts were eventually relegated to local folklore. Today, largely protected by its status as a regional nature park, the Parc Naturel Régional des Landes de Gascogne is one of the biggest forests on the continent. It's a superb area for cycling and rambling among tall slender pines where heather and broom splash colour along the trails. The forest extends well beyond the department, but it is the oxygen-rich fragrance of the pines enhanced by the ocean breeze, which attracted the first health-seeking visitors to the town of Arcachon in the emperor's footsteps. They stayed in the Ville d'Hiver, a luxuriant oasis of fanciful villas on a wooded hill overlooking the bay. Even today, only birdsong disturbs the peace and in the steep winding lanes and the Belle Époque lingers on every corner. Down on the seafront, the Ville d'Été followed suit in a more prosaic style; ideal for families to relax on the sands or picnic in the shade on the promenade. The covered market sells seafood and local produce, restaurants range from gourmet venues on the seafront to friendly taverns in the lanes and at the end of the jetty, fishermen compare their catch.

Martin and Delphine Elvy work in the Hôtel de la Plage near the main beach. "I come from the south of England," says Martin (pictured left). "My wife is French and we used to visit her family twice a year. We moved to the Bassin d'Arcachon in 2001 to start a new life with our young boys. We really like the climate: barbecues from March to the end of October, what a change! Then



The Dune du Pilat affords an incredible sweeping panorama for those who scale its heights

gironde



nature is everywhere and there are long walks on breath-taking beaches or in the beautiful pine forest of the Landes. It's a great quality of life for all the family. Especially now that we've moved into our new bungalow near the Étang de Cazaux et de Sanguinet. It's so wonderful to feel like we're - nearly! - always on holiday."

From the tip of the Médoc to the Pays Basque, the Bassin d'Arcachon is the only break in an otherwise continuous stretch of sand. It's 84km around, yet open to the ocean for just 3km; a haven for fish and birds, but constantly subjected to the whim of tides and moving sandbanks. Oysters here are said to be among the finest in France, and a good place to put this to the test is in Port de Larros where at seaside restaurant, La Cabane 301, owner Patricia Castillo's succulent produce and enthusiasm hold everyone spellbound. Beyond the sea, Gironde is famed for the quality of its livestock (lamb from Pauillac and foie gras are of particular note), while sweet treats include macarons from Saint-Émilion and *canelé* cakes from Bordeaux, made from a rich batter and cooked in fluted copper tins.

A boat trip around the bay takes in the oyster beds and the nearby Île aux Oiseaux, before reaching the thin peninsula of Cap Ferret and its exclusive villas nestling under the pine trees. Near the entrance to the ocean, the Dune du Pilat comes into view: at 2.7km long and standing some 115 metres tall, it's the highest in Europe and affords an incredible sweeping panorama for those who take on the challenge to scale its heights. Yet standing at its peak, when the sun finally sets over the ocean, they watch in wonder and promise to return soon to the magic of Gironde. **LF**

NEXT MONTH... DESTINATION: VAR

Explore the charms of this coastal Mediterranean department, nestled between cultural Marseille and glamorous Nice.

Fact file

Tourist information

Gironde tourist board

Tel: 00 33 (0)5 56 52 61 40

www.tourisme-gironde.fr

Where to stay

Le Majestic

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33000 Bordeaux

Tel: 00 33 (0)5 56 52 60 44

www.hotel-majestic.com

Hôtel de la Plage

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33120 Arcachon

Tel: 00 33 (0)5 56 83 06 23

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Where to eat

La Belle Époque

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33000 Bordeaux

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Café de la Plage-Chez Pierre

1 Boulevard Veyrier Montagnères

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www.cafedelaplage.com

Getting there

Regular flights run from the

UK to Bordeaux-Mérignac airport.



HOME FROM HOME

After moving to Gironde some three decades ago, Heather Whyte-Venables was joined by her family, both in business and in lifestyle. **Deborah Curtis** finds out more

On a routine flight to Madrid as a young air hostess, Heather Whyte-Venables was captivated by the Gironde landscape far below, and somehow knew that one day, this picturesque part of south-west France would be her home.

What she might not have dared hope for, however, was that it would also become home to her two daughters and their families, and that together they would run three successful businesses all within a stone's throw of each other; although this, in fact, is exactly how things have turned out.

"We were flying down to Madrid and unusually we only had 12 passengers on board," she remembers. "I'd done the service and I was sitting down; and when I looked out of the window, we were flying over this area. I suddenly felt a big draw, and I thought: 'This is where you've got to go.'"

Heather and her husband David discovered the village of Dieulivol through the sister of her best friend and bought their first property - Les Hirondelles - in 1980 with money from an inheritance; the idea being that they would rent it out to guests as well as having it as a holiday home for themselves and their daughters, Kate and Sarah.

"The Anglican vicar who left me the money would have been thrilled, because Dieulivol in old French means '*Dieu le veut*', which is 'God wishes it'," says Heather. "It all sort of fell together."

A traditional 19th-century stone farmhouse, Les Hirondelles was in a sorry state when they bought it, but Heather and David could see its potential and with careful restoration, it was transformed.

"With lots of hard work and help from friends, family and good workmen, we converted a ruin into a comfortable holiday home," says Heather.

"In 1984, we put in the swimming pool and then we were in business. It's been the most fantastic holiday home."

.....
Opposite, clockwise from top:

Grand Bouteau sits amid fragrant lavender; the rear of the property; Le Pigeonnier; Kate in work mode

When they retired in 1995, Heather and David explored lots of counties in the UK with a view to relocating, but around the same time, Grand Bouteau, a manor house just 50 yards up the road from Les Hirondelles, came onto the market.

"My husband said: 'Come on let's buy it and we'll make the move', and so we bought this wreck of a house, and it took us about three years to do it up," says Heather, who was widowed in 2007. "I pinch myself when I walk through my house. It's long, on one floor, and I can walk from room to room and see the sensational view the whole time."

It wasn't only the main house that needed substantial renovation. In the grounds were an old pigeon tower, a wine *chai*, and a former bakery. All have been given a new lease of life and two of them - Le Pigeonnier and the

"We were flying over this area. I suddenly felt a big draw, and I thought: 'This is where you've got to go.'"

wine *chai*, now called Petit Bouteau - were added to Heather's portfolio of popular holiday homes.

"Fortunately, I was put in touch with a local mason here who is very good with stonework," says Heather. "We really have done well through him. The stonework is just fantastic. The pigeon tower was just three walls but our architect said that if we added on a metre and dug down, we could create three floors in square rooms and she was so right. She got our planning permission and then I oversaw the work. It's most successful and it also has fabulous views."

In 2001, they were joined by their daughter Kate and her sons Charlie and Tom. Kate's initial intention was to come for a year to improve her French, but 15 years on she is

still in France, having married French jazz musician, François Mary.

Her first job was in a restaurant in Montségur, but she now runs her own swimming pool maintenance and holiday gîte changeover business - Aquitaine Sweet Home - having realised while chatting with British people on holiday that there was a gap in the market.

"There are so many Brits out here with second homes, and they were all asking me if I knew anybody who could look after their pools while they weren't there," says Kate, who now lives in a converted barn on the edge of her mother's grounds. "I started doing that, and I opened my company in 2007. I've now got 17 pools to look after and seven gîtes. "I did a course on looking



Heather (centre) and her family



The local night market in Montenton



Le Petit Bouteau and Les Hirondelles (above, right) are the result of hard work



It was the economic crisis and subsequent global recession which proved the catalyst

somebody who was already doing it, but who wanted to retire, and he gave me my first client apart from mum's pools. I started with four pools and it grew and grew, but I'm up to my max now. It's a killer in the summer!"

Her sons are happily settled in France, with Charlie heading towards completion of his master's in electrical engineering at a *grande école* in Paris and Tom doing ski seasons and surfing following the completion of his Bac DUT in international commerce.

It was the economic crisis and subsequent global recession which proved the catalyst that brought Heather's other daughter, Sarah Drayton, to France with her husband, Dave, and their two children: Lucy, now seven years old, and James, now five.

"Dave was made redundant from the construction industry just before James was born, and what at the time was a bit of a drama turned into the best thing we've ever done," says Sarah. "We genuinely believed it was just for my maternity leave but five years

later, we're still here! It takes something like a redundancy, which seemed tragic at the time, to make you think in a different way."

Once they'd made the decision to stay, they needed to make a living and Sarah, who had been handling the bookings and marketing of her mother's properties from home in Guilford for the previous 10 years, decided to set up in business on her own. She now runs Home from Home Aquitaine, managing the marketing and bookings of 15 holiday properties in total.

"It's something I could do at home with children in a foreign country, and I knew a little bit about the industry," says Sarah. "My busy time, which works brilliantly with two young kids, is from September to July, because it's all to do with the bookings. Once I've done all the admin, and completed the booking process, I'm free to be with the kids while they're on holiday. It works really well... that's when Kate and mum step in with all the changeovers on site."

And continuing in the family tradition, Dave has worked hard to renovate the barn attached to Les Hirondelles in order to create a comfortable home for his family.

"We looked for a ruin for ages," says Sarah. "It was staring us in the face but it was mum

who said, well what about the barn next door to Les Hirondelles? We just hadn't thought of it. It was just four walls and a dirt floor, and Dave's given us two floors and a beautiful home. We now have our own back garden and a beautiful view."

Their renovation journey is ongoing, but Dave is now in such demand locally on other projects that Sarah has to keep a close eye on his diary to make sure that the remaining jobs on their barn conversion get done during his time at home.

"He set up as an *auto-entrepreneur* which is a good way to get you into the French system," says Sarah. "It also suited us because it means that he can work for a bit, get some money in, and then pour it back into the barn to finish off what needs doing. He's in high demand and he's constantly got work. I'm going to have to book him in for September to do the terrace!"

Heather, Kate and Sarah have created the perfect setup, which enables them to spend time together as a family and run their successful complementary businesses in a beautiful part of France. Given their setting and their success, it's not hard to see why they wouldn't want to live anywhere else. **LF**

www.leshirondelles.com

www.homefromhomeaquitaine.co.uk

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Ask the agent

No one knows the area like a local estate agent. We asked **Gaby Van Edom**, of Immorama Entre Deux-Mers, for the inside track on Gironde

.....

What's the cheapest property you have on your books right now?

At the moment, I have a charming two-bedroom house in the countryside for €75,000. It has a garden of 2,000m² with mature trees and lovely views over the vineyards and woods. It needs some work but it is structurally sound.

How much would you expect to pay for:

• a detached property with land in good condition?

Gironde has become more sought after over recent years, but property prices have remained steady. The average price of a traditional stone house with land is around about €220,000.

• a three-bedroom townhouse?

For a three-bedroom townhouse in good condition, you need from about €120,000 up to €200,000.

• a renovation opportunity?

For a renovation project, expect to pay anything from a few thousand to half a



million euros, but really the sky is the limit.

Is there a typical architecture or style in Gironde?

There are several typical house designs to be found throughout the department, but perhaps the most classical is the 'Girondine' style, a large high-ceilinged symmetrical house often with an attached barn. These tremendous houses date from the 18th and 19th centuries. They have plenty of rooms and the front is characterised by a massive door and huge windows, some of which often have balconies.

Why do British people buy houses in Gironde?

Gironde is the largest department in Aquitaine and boasts Bordeaux as its capital city, recently voted the best city in France to live in. The department can be roughly divided into four areas: the Atlantic coast with some renowned and sought-after beach resorts; the Forêt des Landes; the Bazadais where most of historical monuments are to be found and, of course, the Bordelais where the world's leading wines are produced. Property prices are affordable and the climate is not extreme.

What are your predictions for the property market in Gironde?

There seems to be an increasing demand for rural and semi-rural stone houses, the sort of properties that are affordable here, but very expensive in the UK. At the moment there is still a degree of hesitancy for a lot of British buyers who are not totally confident in investing abroad, but I predict that before very long there will be a surge of buyers, which will obviously push prices up. The strengthening British pound also means that many thousands can be saved in comparison to just a few months ago.

Describe Gironde in five words.

Fascinating, amiable, classy, famous and beautiful!

What's your favourite corner of Gironde?

Apart from shopping or sightseeing visits, my favourite corner is the historic village of Gensac, where I live. I love delving in and around the curious backstreets as well as taking a stroll along the main street and square, taking in the architecture and the breathtaking scenery over the Durèze Valley.

www.entredeuxmers-immobilier.com

GIRONDE is it right for you?

Property prices

Gironde is the second most expensive department in Aquitaine with an average resale price of €211,500 compared to a regional average of €183,300.

Weather

Located on France's south-west coast, Gironde enjoys a very favourable climate with mild winters and long, hot summers.

Activities


As well as the acres of vineyards that produce the famous Bordeaux wines, the department of Gironde is home to a long stretch of Atlantic coastline with stunning beaches to rival the Mediterranean coast. Europe's tallest sand dune, the Dune du Pilat, can be found in Gironde as can the elegant town of Arcachon, a favourite with French holidaymakers. The capital is Bordeaux which has undergone extensive restoration and boasts 18th-century buildings that have been named a UNESCO World Heritage Site. Of course, a visit to Gironde wouldn't be complete without exploring the vineyards and picking up a local bottle or two.





FACT FILE



Region: Aquitaine
Department: Gironde
Capital: Bordeaux

 A number of airlines operate regular flights from London and regional UK airports to Bordeaux.

 Eurostar to Paris, and then TGV to Bordeaux, takes around three and a half hours.

 For driving times, consult one of the many online route planners such as those at www.viamichelin.com, www.mappy.com and www.theaa.com

What can I get *for my money?*

Famous for its vineyards and capital city Bordeaux, Gironde also offers pretty villages, an attractive coastline and traditional houses. Here is a selection of properties to tempt you



€95,000

1 This pretty house is located in the charming village of Flaujagues along the Dordogne River, just 15 minutes from Saint-Émilion. Fully renovated with features including exposed stone walls and wooden beams, the house has two bedrooms, a spacious living room, fitted kitchen and one bathroom.

Contact: Leggett Immobilier
www.leggettfrance.com



€192,600

2 Located in an attractive hamlet near Saint-Christoly-de-Blaye, this striking four-bedroom house is in need of some updating. It currently comprises a lounge, dining room, kitchen and two bathrooms with feature fireplaces, exposed stone walls and beams. There is also another house in need of complete renovation.

Contact: Leggett Immobilier
www.leggettfrance.com



€236,000

3 This characterful property has been divided into two separate living areas with a total of four bedrooms. Both floors have two bedrooms, a kitchen, a living room and a bathroom. There are wooded grounds of 2,500m² with several outbuildings and the property is near the Dordogne River, an hour from Bordeaux.

Contact: Immorama Entre Deux-Mers
www.entredeuxmers-immobilier.com



€299,450

4 This 18th-century stone cottage has been tastefully renovated and includes classic fireplaces, stone walls and wooden beams. There are three bedrooms and a large attached barn that could be converted. The garden stretches to 2,200m² with a swimming pool and views of the vineyards. The property is 30 minutes from Bordeaux.

Contact: Beaux Villages
www.beauxvillages.com



€399,000

5 Located in Sainte-Foy-la-Grande, between the vineyards of Saint-Émilion and Bergerac, this large villa overlooks the Dordogne Valley. It has two master bedroom suites and two further bedrooms, a kitchen and open-plan living/dining room. There is a swimming pool and covered terrace with views.

Contact: Sextant Properties
www.sextantproperties.com



€681,000

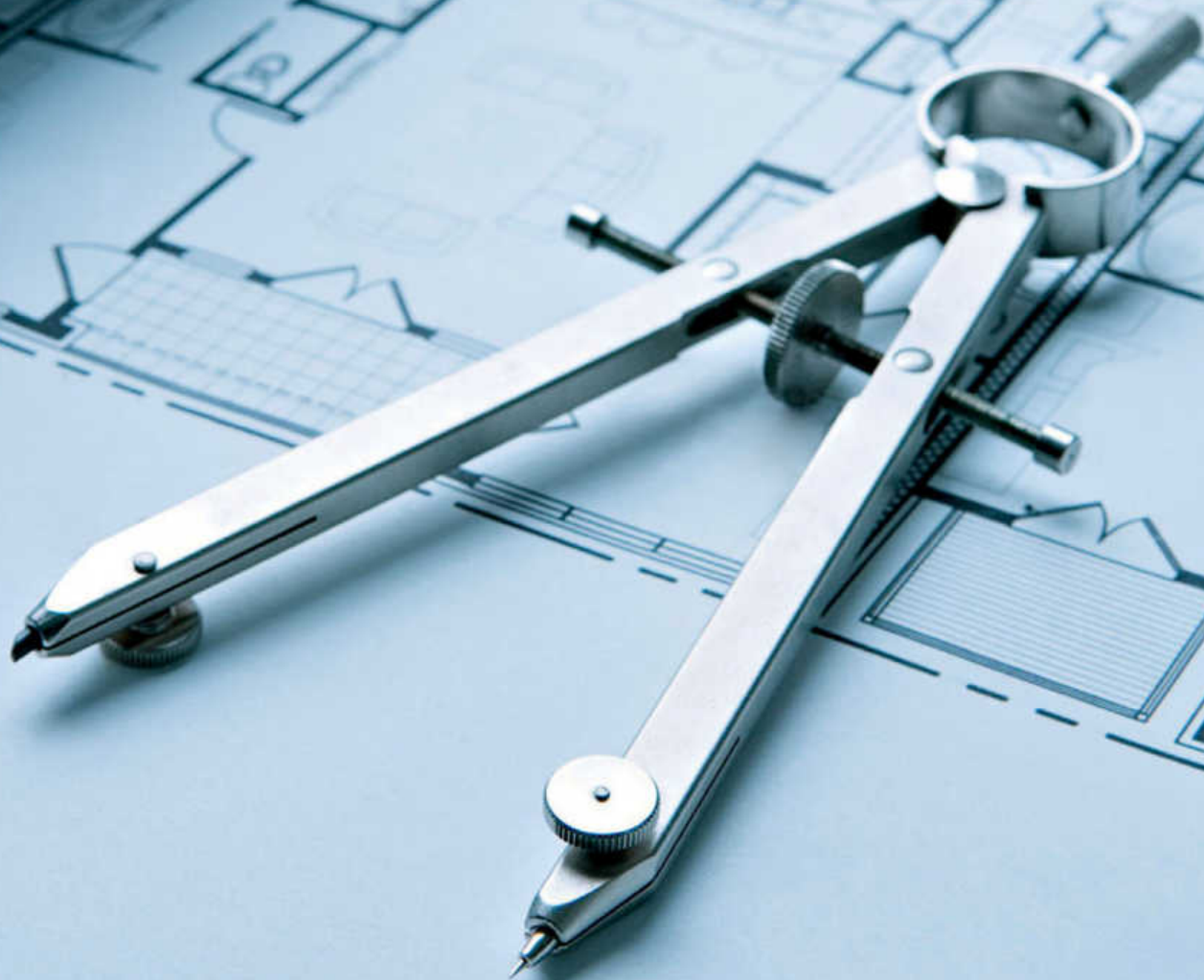
6 This five-bedroom house looks out over the Dordogne River and has direct access to the water. Situated two minutes from Libourne and 15 minutes from Saint-Émilion, the house has a wine cellar, home cinema room and Jacuzzi room as well as lovely period features. The swimming pool, garden and terrace all have views of the river.

Contact: Selection Habitat
www.selectionhabitat.com

Grand designs



Whether you're thinking of converting a dilapidated barn into luxury gîtes, or simply want to modernise a tired home, you'll want to make sure your project goes smoothly. We ask renovation expert **Matthew Chalk** to explain the process and give his advice



If you're about to start the search for your dream home in France, you may well fall in love with a property which needs more than just a little redecoration. Embarking on a property renovation in France can be a challenging prospect, but if planned carefully and advice is followed, there is every reason that it can be extremely rewarding venture.

Matthew Chalk is a British expat who runs MC Rénovation, specialising in property renovation projects in the Morbihan and Côtes-d'Armor departments in Brittany. We ask him some key questions about renovating properties and how to ensure it goes to plan...

What are the main issues to consider when renovating a property in France? Which areas are worth giving careful thought and consideration to?

Problems can occur if you are not realistic about what can be saved and what cannot. If, for instance, you are adamant that the roof does not need changing and have a mass of internal works completed, only to have to change the roof four years down the line, then this is not a cost-effective exercise. Problems can occur immediately from unstable soil and subsidence to poor drainage, so a survey could be a good idea.

Is there any way people can pre-empt potential hidden costs involved with a renovation project?

There will always be a surprise or two when renovating; a contingency fund is sensible to have in place. Having a survey done - or at least three quotes from different builders - should eliminate a lot of potential problems. I recently came across a window opening which had no supporting lintels! This kind of discovery cannot be predicted by either your builder or surveyor. It is not always a negative scenario, for instance the opportunity may arise to heighten the ceilings, add more lights, move a wall, all of which may not cost the earth, but have a positive impact on the project. If you really want to pre-empt the risk of hidden costs, then a project manager could work for you by recognising and organising the many aspects involved in a renovation; whether it is having a *fosse septique* or a kitchen installed, he or she



“There will always be a surprise or two when renovating; a contingency fund is sensible”





will be able to offer you advice and costings ahead of any potential issues arising.

Describe the renovation process in France - is it different to the UK? What are the key differences?


You will need permission as in the UK to renovate your property in France. And yes there are building regulations here too. Check at the *mairie* to find out what you can and cannot do. This will vary depending on where your property is situated. For instance, if it falls under the Petites Cités de Caractère umbrella (a conservation label which protects the heritage of small towns in certain regions of France), you will be subject to more restrictions than if your property is isolated. The key difference is that there are no building inspectors. Your builder must have 10-year guarantees and if they also have the RGE (Reconnu Garant de l'Environnement) label (see page 39 for more), you can claim back 30% of certain energy-related costs depending on your situation. Ask if your contractor has this and insurance. If you're using an English company, make sure they are properly registered for the work they are undertaking. You can find out this information by typing their SIRET number into Google and following the leads. You will need to sign a *devis* (quote/estimate) which is legally binding and pay a deposit upfront. Retaining 5% of the costs back until the job is complete could also be helpful to you.

“You will need permission as in the UK to renovate your property in France”

What advice can you give to people already living in the property they want to renovate - are there ways they can minimise the disruption?

Depending on how much work you are undertaking, make plans and ensure the work follows a logical and progressive direction. Do not perform any work that will have to be retro-fitted later because of your current situation. Consider moving out while the work is being done.

What are the key roles and how do they interact (i.e. architect, project manager, tradesmen)?

The architect is by his very nature a ‘master builder’ and he or she should have in place your ideal plans and be able to relate these to the contractors. However, you may save money at first by asking your builder what layout they recommend. The need for an architect really depends on your situation and if it is required by the *mairie*, for example for planning consent. If you are forward-thinking enough and not using too many trades, you can minimise the need for a project manager. A good builder will already have a good relationship with a regular electrician/plumber, which will ensure a smooth and progressive project. If, however, you are having more than two or three trades in, then 

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a project manager is advisable. It is more about saving on time delays and making sure that those aspects of the jobs where trades overlap are completed.

If someone is thinking of renovating a property in order to add value, what are the best ways of achieving this?

This is a difficult issue. Adding a downstairs bathroom to a house for instance will make a property more desirable to people of a certain age. Changing your roof to accommodate

Useful vocabulary

• *Un devis*

A quote/estimate

• *Un devis descriptif*

A detailed quote

• *Un artisan*

A craftsman

• *Un maître d'œuvre*

A project manager

• *Un contrat de construction*

A building contract

• *Un chauffagiste*

A heating engineer

• *Un plombier*

A plumber

• *Un menuisier*

A carpenter

• *Un couvreur*

A roofer

• *Un ramoneur*

A chimney sweep

• *Une cloison*

A partition wall

• *La chaux*

Lime render

• *Une fleur de chaux*

A very fine white lime

• *Un enduit de lissage*

A very fine plaster (to do the finishing)

• *Une porte-fenêtre*

A French window

• *Un linteau*

A lintel

• *Un tuyau*

A pipe

• *Une gaine*

A plastic tube through which electric wires are fed

• *Les normes*

Building regulations and standards




dormers will make the building look more impressive from the outside but will not add any square meterage on the inside. With most properties being valued by the square metre, it is more important that the work you have done is of a very good standard. If you are planning on selling your property then having an *artisan's* 10-year guarantee may in the long run be far more attractive to a potential buyer than the owner saying 'I did it myself'!

What is the most interesting renovation project that you've been involved in?

I have been involved in many varied renovation projects from châteaux to flats, but still find the typical Breton stone house the most rewarding in terms of the close contact with a distant past and the reward of mixing old with new: finding bread tokens from the Second World War hidden in the walls or uncovering previously rendered-over doorways.

What renovation project are you most proud of?

A recent small renovation project in Saint-Jean-Brévelay was very rewarding. Turning the worst space in the house to the best is something special! 

www.mc-renovation.com

renovation: your need-to-know guide

BEFORE YOU EMBARK ON A RENOVATION PROJECT...



OBTAINING PLANNING PERMISSION

- As in the UK, you'll need to obtain planning permission. Once granted, it needs to be displayed on site and at the *mairie* for two months, so that affected parties have the opportunity to challenge it.
- There is a period of three months when local authorities can withdraw planning permission. Do not be tempted to start work before the deadline expires. If you start work and the local authority decided to withdraw authorisation, you have to stop work immediately and restore the property to its original state.

TOP TIPS

- Involve your neighbours from the start and you are more likely to keep them on side. If you are extending a property, note that a minimum distance should be observed with adjacent buildings. Local rules apply (the *mairie* will advise) but the minimum distance to the boundary should be 1.5 metres if not specified otherwise.
- Think about how lorries and trucks will access the property.
- If you are thinking of putting in a swimming pool, you may want to consider a ground survey.

HIRING TRADESMEN

- In France there is a separate trade, and therefore a separate *artisan*, for each task on a building project (see our 'useful vocabulary' list).
- Ask for references and follow them up.
- Get at least three comprehensive quotes including completion deadlines for each stage of the work and the final project, with financial penalties for late completion of each stage. Be wary if you receive a quote which is inexplicably cheaper than the rest.
- Note that the best builders are often booked up to six months in advance - use this time to negotiate all aspects of the work.
- Ask to see the *artisan's* insurance (*assurance décennale*) certificate, which allows their work to be guaranteed for up to 10 years.
- Ask to see the tradesman's SIRET number, which proves they are registered to work in France. You can also check with the Chambre de Métiers et de l'Artisanat to see if their company is listed. They may also be a member of a professional body. Architects, for example, should be a member of the Ordre des Architectes.
- It's worth noting that if you use a qualified RGE *artisan* certified by Qualibat (the organisation for building trades in France), you may be eligible to get back up to 30% of the cost of the work, depending on circumstances or loans. RGE (Reconnu Garant de l'Environnement) is a quality label for *artisans* and builders specialising in energy efficiency.
- Once you're satisfied and have decided to go ahead, draw up and sign a legally binding contract such as *contrat d'entreprise* or *contrat de construction*, which gives you more legal protection than a *devis descriptif*.



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**RENOVATION
SPECIAL**

Taking the plunge

When browsing French properties in magazines or on the internet, it's hard not to be drawn to old ruins, barns and dilapidated properties buried in beautiful countryside or nestling on the edge of villages. Many people dream of taking on such affordable properties and restoring them to their former glory. But what is the real cost? And what are the pitfalls of such an adventurous move?

Gillian Harvey talks to four couples who rose to the challenge 🐾





Couple time

Name: Sue and Rik Newell

Location: Le Bois de Messé

Department: Deux-Sèvres

Region: Poitou-Charentes

When Sue and Rik Newell (above)

first started looking at property in

France, it was with the aim of

purchasing a holiday home. "We sold our house in Suffolk

in 2006 and released some equity, so we thought: 'Why not

buy a holiday property?" says Sue. With so many affordable

properties across the Channel, they decided to make France

their permanent home.

The couple bought their first French property in July the same year, in the village of Goux in Poitou-Charentes, on the River Vienne. "We moved into a farmhouse, which we restored, and started our business La Deuxième Chance, selling paint," explains 56-year-old Sue, a former teaching assistant. "But it was a little remote, which wasn't good for trade and we wanted a new project."

In 2013, the Newells had an opportunity to buy a small high-street shop in nearby Couhé. However, this transaction fell through. "We were so disappointed," says 58-year-old Rik, who previously worked in retail, "but then some friends, who live locally, told us about our current property."

Although the property in Le Bois-de-Messé was next to Couhé, it was in a better location for trade, but required a lot of work to make it habitable, let alone desirable. "The property had been downgraded to a ruin," explains Sue. "It had been empty for about 12 years, and repossessed by the *mairie*. There were two properties – a main house and a small cottage, but neither had roofs – you could see the snow falling from the sky from the inside of the property!"

Despite the dilapidated state of the property, in March 2013 the couple moved in – living initially in the utility room. "The utility room was the only one with a roof," explains Sue. "We crammed in our double bed, and it already had a sink, cooker, and a heater – it was as large as a caravan!"

Although they only possessed basic DIY skills, the couple threw themselves in at the deep end when it came to the renovation process, tackling the work themselves. "We even salvaged and renovated some of the original furniture to keep costs down; we



recycled materials and items from neighbours."

As for advice for others, the couple feel that strict budgeting is key. By sticking to their budget, they managed to renovate both the main property and the little cottage, which now houses their expanding paint business, and provides the ideal venue for Sue's furniture-painting classes.

However, the timeframe the couple set themselves turned out to be a little unrealistic: "Structurally, it took far longer than the six months we'd had in mind," admits Sue. "In fact, it was probably about two years before everything was completed in February this year."

www.ladeuxiemechance.com

This page, below:

the property before renovations began

This page, above:

Sue and Rik's home looks great after all their hard work

"The utility room was the only one with a roof – it was as large as a caravan!"



Family home

Name: Mandie and Badger Davis, with daughters India and Willow

Location: near Cognac

Department: Charente

Region: Poitou-Charentes



Former army officer Badger and his wife Mandie (*below, right*) were often apart, with Badger spending six months of the year on operations – this meant he missed important family events, including his now 17-year-old daughter India's first four birthdays. When now 12-year-old daughter Willow was born, the couple knew they needed more family time.

Having taken a holiday at a friend's house near Cognac, the couple, both 47, felt they had discovered the secret of a good life. "We swapped income for time and dived in," says Mandie. As a result, Badger retired from military service at the age of 36, and they moved to their current property, Bois Blanc, near Cognac, in April 2005. The property consisted of a derelict main house with open barn attached, plus a ruined cottage. Like many expats, the couple hoped to renovate the smaller buildings into holiday apartments to provide an income.

"It was a difficult time, financially," recalls Mandie. "Luckily, Badger is excellent at planning; we managed to live off his small army pension and keep the renovation money separate."



This page, above: before renovation work began

This page, below: The finished product, Bois Blanc, with its striking glass wall

Sensibly, the couple began to renovate the holiday let before their own property.

"The priority was to get an income stream as soon as possible," she explains.

The couple opted for solar panels, which heat the water at the property. "It saves us so much money," says Badger.

"They've already paid for themselves."

A substantial amount was also saved as the resourceful pair completed around 70% of the work themselves. "We used tradesmen when it came to electrics or plumbing, as that all needs to be signed off. And for structural work, we used a mason, for insurance and peace of mind," Badger explains.

However, once the renovation was completed, life dealt them a surprising twist. "India decided she wanted to study law, and felt she needed to go to school in the UK," says Mandie. "So I'm now living in the UK with the girls, and Badger is full-time in France. But Bois Blanc is my home. I come over every summer, and we see each other as often as we can."

Their property is located at the end of a track with nothing but vines as far as the eye can see. "The first thing guests say when they arrive is: 'It's so peaceful!'" says Badger. "

As for advice, the couple have many practical suggestions. "Stick very strictly to budget, and make sure you have a separate amount to live on," suggests Mandie. "Get to know your local planning officer, if it's a big project," adds Badger, "as it really makes life easier. We were fortunate with our very modern glass wall on the barn, because we didn't need to change the structure of the building. You also need to be very practical; the old buildings are quite simple to keep in good condition – but you have to be capable of doing it."

www.boisblanc.net

"Get to know your planning officer, if it's a big project"





Holiday gîtes

Name: Honor Marks and Simon Woods, with daughter Holly

Location: Ferrals-les-Corbières

Department: Aude

Region: Languedoc-Roussillon

When Honor and Simon (pictured, above) moved to France in 2007

with their daughter Holly, then aged four, they swapped life in Battersea for a rental while they looked for a renovation project – though it didn't take them long to find their dream home.

"We had four months on our contract before we had to move out, and so we hunted day and night for our ideal property," says 50-year-old Honor, who had worked as an IT recruitment consultant. "Within weeks we found an old, forgotten and unloved farmhouse with barns and unkempt gardens, dead birds and old posters all over the walls. It was a mess, but we could see through that."

With a tight budget, 45-year-old builder and carpenter Simon did most of the renovation himself. Though his work had seen him carry out renovation projects for clients, it was the first time he and Honor had taken on a complete renovation for themselves. "We lived with the house as it was," he says, "and concentrated on renovating the barns into gîtes."

"Although the house was in a state, and never felt clean despite my bleaching everything, the gîtes were our priority. It always felt like we were camping though!" admits Honor.

For Simon, carrying out extensive renovations was far from easy. "We've saved €100,000s because Simon did the work himself, but it was the only choice we had," explains Honor. "Things are different here – building techniques and materials. We brought our kitchen and bathroom furniture over from the UK because it was cheaper. It was a big risk, but luckily we managed to get it right."

The couple also saved money by sourcing furnishings from *vide-grenier* attic sales. "We've certainly learnt to be resourceful," says Honor. "And the house is only just finished now."

Luckily for the couple, the gîtes have proved popular. "We finished the first gîte in March 2009 and the second in July the same year," says Honor. "The first one was only really complete about 15 minutes before the first guests arrived!"

Having a presence on the internet has proven



invaluable, and Twitter is useful, too: "I think we generated about 50% of bookings over Twitter this year," says Honor.

Life in France has been a wonderful change for the family. "We love it here," says Honor. "There's more time for family life, trying new things and living an outdoor lifestyle."

The couple recommend thorough investigation into any *artisans* you might need to use. "We were always on-site, doing the work ourselves," explains Simon. "But we know people who have allowed *artisans* to work in their absence. You really need to have someone to oversee the work. Personally, I would have hired a project manager if we hadn't been doing it ourselves, having met people who have encountered problems."

www.maisondelaroche.com

This page, below: the farmhouse before work began

This page, above: Maison de la Roche is now a stylish home for the family and their guests

"The gîtes were our priority. It always felt like we were camping though!"



Farmhouse dream

Name: Bruce and Sarn Roberts

Location: Les Cars

Department: Haute-Vienne

Region: Limousin

Having fallen in love with

France in 2007 when attending a friend's wedding in Dordogne, Bruce and Sarn Roberts (*below right*) made the move across the Channel from Shalford in Essex in March 2008. They found their perfect property, located on the outskirts of Les Cars in Haute-Vienne, after an extensive search that started in the south of France. "We just couldn't find a property that felt 'just right,'" explains 60-year-old Bruce.

"Someone recommended the Limoges area to us, because it's so beautiful. We looked at 50 properties in the area, and finally found our dream home," says Bruce, who retired from his job as a police detective before the move.

Although the property itself – which consists of a farmhouse, together with two conjoined barns, vacant since 1970 – needed extensive work, it was the sweeping panorama that encouraged the couple to take the plunge. "The view is stunning," says 62-year-old Sarn, a former teaching assistant. "We're right on the outskirts of Les Cars, completely surrounded by fields. That said, we're not too isolated. Limoges is only 25

minutes away, and Les Cars itself is only a five-minute drive."

Interestingly, when the couple consulted a structural engineer about renovating the farmhouse, he had another recommendation. "The barn was in excellent structural condition, and he said we were far better off starting with a blank canvas," explains Bruce.

As the property was more than 173m², the couple needed to use an architect. "He worked out where the windows were going to go, but left the interior up to us," says Bruce. "I wanted to use French methods as much as I could, so went to a DIY shop, bought French renovation books and studied them."

Bruce and Sarn also found that local tradesmen were really helpful in the process. "One of the lads who came to install our septic tank was a stonemason," explains Bruce. "He advised me to put my first window in while he was there, so he could watch me and make sure I was doing it properly."

Impressively, other than installing the septic tank and restoring the roof, the couple carried out the majority of the work themselves. Their perseverance has paid off: four years on the property is complete. However, they have well and truly caught the 'renovation bug' now, and are aiming to take on a brand new project.

As for advice to others, Bruce and Sarn recommend careful planning. "We engaged the structural engineer before signing the paperwork," says Bruce. "And budgeted carefully. Luckily my father was an architect and is very experienced, having renovated several properties in Australia, so he gave me a lot of advice. He also taught me many skills when I was younger." **LF**

The couple consulted a structural engineer about renovating the farmhouse

renovation round-up



This page, above: the couple's blank canvas

This page, below: Sam and Bruce successfully renovated the barn to offer a comfortable home



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Thank goodness I made enquiries beforehand!



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**RENOVATION
SPECIAL**

A slice of French life: **room for improvement**



We lift the lid on aspects of life “

now! This month, **Jenny Lovett** reveals the reality of doing up a townhouse in Brittany

ing in your job,
search of that
ce?

rs ago, in August 2012.

— — my family thought I had gone slightly crazy, or at the very least was having a mid-life crisis. I had a great career, and my partner John had his own small building company, but the idea of leaving the rat race and living the dream in France was just too compelling.

Our first decision was where and what, like most Brits following this dream. 🏡

The best piece of advice we were given was have a budget and stick to it

We looked for derelict barns or farmhouses with a couple of acres of land, as the idea of raising chickens and lambs, growing our own vegetables and living off the land was just so appealing. We had no idea just how big France was, or about the reality of owning a lot of land!

The first big decision we had to make was which part of France to choose. This aspect is so important. We were expecting a grandchild at the time of the move, and I needed to know that I could get back easily to visit, as I didn't want my grandchildren growing up and only seeing me in photographs. For this reason, we decided to concentrate on Brittany, as we found you could, and still can, pick up a real property bargain in this part of France.

At this point we were still looking for country properties. We made the list of what we were looking for, and sent it to a number of estate agents. Soon our first viewing trip was booked and we set off full of enthusiasm. It turned out, however, that this was our first big mistake. I thought I had



been quite clear about what we were looking for, but we were shown properties that were not much more than mud huts; properties the estate agents had photographed years before and which now could not be found in the undergrowth; properties with the land not attached; cleverly photographed properties that did not show the adjacent main road.

We were not disillusioned, we just realised the list of what we didn't want was actually more important than the list of what we did want.

I also realised that specifying 'no near neighbours' really meant isolated in rural France, and anyway after meeting friends who had done the whole 'living-off-the-land' thing, it dawned on me that I wouldn't be able to eat the chickens or lambs I'd reared myself, and I didn't have the commitment to tend vegetables every day, as there is so much work involved.

As we planned to sell after we had renovated, we also realised that if a property had been on the market for many years, why would it sell after a renovation? There are so many rural properties available.

With our new discoveries in mind, we planned our next trip based on slightly different criteria. We decided we still wanted some land, but not acres. It is so easy to become land-greedy when you buy in rural France, as it's possible to have acres for very little extra money. We had to be realistic, however. We planned to renovate, and we wouldn't have the time to manage land as well.

We also needed to be sure that a property would sell and wouldn't be on the market for years. This is the most important aspect to consider, if you are hoping to do a renovation project and plan to sell it afterwards. Other considerations for anyone thinking of doing what we've done are: how long do properties in your chosen area take to sell? Is your chosen property in an area that will sell? How much will it cost to renovate? Will your budget stretch? And if it doesn't sell quickly, how will you survive in France?

Armed with our new search criteria, we found the area that we wanted within easy distance of the ferry port, where there were a number of tourist attractions, as well as bars, restaurants and shops. It felt like somewhere we wanted to live.

We still didn't find the right house though, until I spotted something entirely different; a derelict town house in Huelgoat, on the main road, and terraced to boot.

It couldn't have been more different from what we were





looking for, but it had everything we required, as it was cheap, needed complete renovation and had a fantastic-sized garden. It was also in a small bustling town with many tourist attractions, and the resale price of properties in the town was good. We looked at each other and both agreed: this is the one. We put in an offer there and then, and it was all systems go. Our dream home had very little of our original search criteria, but it was perfect.

We had a set amount of money to spend on the property, and we knew the budget had to be very clear, as we didn't have an income from anywhere else and there was no emergency contingency fund.

We didn't have the funds to be able to rent, so we had to live in the renovation as we were doing it. This is where reality really set in. The romantic vision of living in a renovation project is very different to what it's really like. In our case there was no indoor toilet, shower or usable kitchen; we had no electricity, and there were floors, doors and windows missing. The place was filthy and plants were growing in the house. We were lucky that the attic was in a reasonable condition and we were able to live on that floor.

I don't want to sound negative, but living in one room with no basic facilities is not romantic at all. We had garden solar lights dotted around the house, which we discovered we were sharing with feral cats. In circumstances like this, you need to have a very strong relationship to survive as there is no escape.

We were lucky that John had the skills to do the work required. If we'd had to have paid for the building work, the project would've ended up costing more than the house would've been worth.

The project took approximately 18 months from start to finish, and most of that time I spent cleaning and living among piles of rubble, but we did finish the renovation.

The place looked amazing by the end, and we spent a year running it as a successful B&B, which meant we'd achieved all our dreams and then some more. The property came in under our budget and we sold very quickly. Again, the location was so important. There were so many country properties on the market but that meant town houses of the quality and size we were offering were much rarer.

So, can you still renovate in France and make a profit? We found the answer was yes, as long as you buy the right property in the right location, and most importantly look at the market for renovated properties, as you are unlikely to achieve above the ceiling price for your chosen area

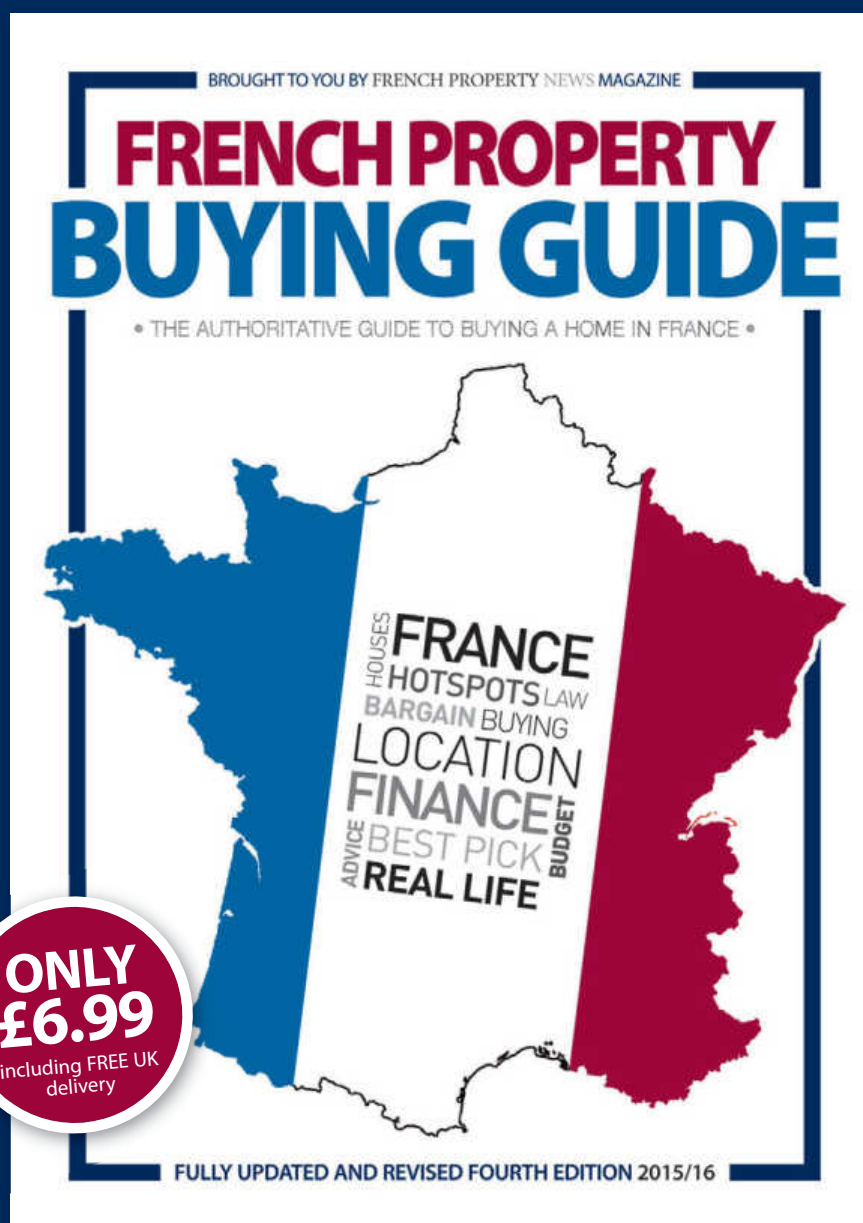
The best piece of advice we were given was: "Don't put gold taps on it; you won't get it back." By that I mean have a budget and stick to it, and remember that if this isn't your forever home, don't go overboard on expensive finishes and personal touches. Now we have sold and we are in that wonderful position of deciding what to do next. We love France and have had an amazing time here, but life is short and there are so many other countries we would like to visit before we settle in our 'forever' home.

We are seriously considering finding out if we can do the same in Spain and then possibly Portugal, before we decide which country to settle in. John wants to build the last house from scratch and there is so much land available here in Brittany. Maybe one day we'll have time to own that small-holding and live off the land; the original French dream. ” **LF**



These pages, clockwise from bottom left: work begins; the raw materials; the bathroom; one of the guest rooms; Brittany in bloom

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À LA MAISON

This month: How a renovation project in Charente became stylish home and gîtes business; try a recipe for *sole meunière*; wines to match and gardening in France

An elegant bedside lamp casts a welcoming glow over the smooth cream walls and calm colour palette of one of the guest rooms at The Courtyard, home to Stephanie and Charlie May and their young son Finn. Now a chic bolt-hole for the family and their guests, the Charente property took three years of hard work and many trips to local *brocantes* to transform it from a former priory to the stylish and characterful home it is now.

Read on for more on how the Mays transformed their property 



STYLE AND SUBSTANCE

Renovation work and interior design have been effortlessly blended by one expat couple in Charente, who have turned religious ruins into a thriving holiday accommodation business, says **Scheenagh Harrington**

For hundreds of years, the Prieuré de Sainte Catherine des Champs, near the town of Jarnac in Charente, was a place where weary travellers and pilgrims could rest and renew mind, body and soul. Today it is known as The Courtyard, and is home to Londoners Stephanie and Charlie May who renovated the priory ruins to create a successful holiday accommodation business.

When they were living in the UK, Stephanie was a busy criminal defence barrister, out of the house at 7.30am every morning to deal with young offenders who had been involved in serious crimes. Charlie was – and still is – an in-demand carpenter and project manager, working all around the UK and France.

They were keen to give their young son,

Centuries later it became a farm, then the buildings passed into private hands before, rather sadly, ending up falling into ruin.

Stephanie recalls the buying process with clarity. “We said: ‘Yeah, why not?’ I sold a flat in London and bought it in 2007, and that was it.”

Renovation work began on The Courtyard almost straightaway, with 46-year-old Charlie focusing first on renovating the small cottage that was part of The Courtyard’s complex.

Although Charlie and Stephanie were eager to make The Courtyard somewhere they could live comfortably as a family, they also both fought hard to hang onto much of what remained of the original buildings.

“The property was an absolute ruin, but it just had such a lovely feeling about it”

Finn, a different life and were looking to find it abroad. So, when two friends, who happened to run an estate agency in France, told them to come and look over some properties in the area, they jumped at the chance.

The Courtyard, home to the old priory’s kitchens, bread ovens and *potager* vegetable garden, was first on the list, and it was love at first sight for the couple.

“The property was an absolute ruin,” says 46-year-old Stephanie, “but it had just such a lovely feeling about it. Most of the buildings date back to the year after the French Revolution but it’s been here since the 1600s.”

In its 17th-century heyday, The Courtyard was where visiting pilgrims would have lodged.

It’s with no small hint of pride in her voice that Stephanie declares: “Every single tile on the roofs of the barns is an original tile that’s been taken off and washed and put back on. Every single one,” she emphasises.

She goes on to say how Charlie, in his eagerness to use French oak – a very expensive material – patiently hand-carved 56 pins that would hold the joints and trusses of the beams together in a neat fashion.

Even beams that couldn’t be salvaged were given a new lease of life inside the newly created gîtes. “We’ve been able to keep joints that have been carved as pieces of art for the gîtes,” Stephanie says. “I just stood them in prominent places and people say to me: ‘Oh



Charlie and Stephanie May with their young son Finn

my goodness, who did that carving? It’s a beautiful sculpture!”, and I say ‘It’s not a beautiful sculpture, it’s an old piece of beam that I’ve hung onto because I liked it’.”

Making the most of the natural beauty at her disposal was a conscious decision when it came to the interiors. For a space that once had religious overtones, there’s not a hint of solemnity or austerity – quite the opposite, in fact, as Stephanie explains.

“The colour of the stone lends itself to things being light and bright,” she says. “You don’t have to do much to be able to take advantage of that, for it to enhance everything. I think the light here in the Charente is special; we’ve got such lovely big skies.”

While light has played a large part in the look and feel of The Courtyard, instinct has been a major factor too, and Stephanie is not a woman to be rushed into making a decision.

“So many times and at so many turns here, we’ve been at an impasse where we’ve not been able to agree or it just hasn’t felt right. And we’ve just hung on a bit and the solution just presented itself.”

She recounts the tales of the huge window in one of the gîtes, originally an opening with a metal sliding door, which they eventually decided to turn into a window, allowing them to preserve the original lintel; and the doorway into the property, which is bigger than the average entrance, and gave Charlie the opportunity to hand-make oak doors to fit.

“I don’t like it when you have a beautiful barn and you have all little identical doorways that



When it comes to the interiors, the couple's deft touch is as in evidence as it is in the exterior

have been created to fit off-the-shelf doors," Stephanie insists. "We made doors to fit our spaces in solid oak, so they're very heavy and very beautiful."

Although a member of the Institute of Carpenters in the UK, Charlie needed help from other craftsmen to get through the work involved. Stephanie recalls how he turned to both French and English-registered *artisans* – particularly a local mason to help with the stonework – and an electrician, and wryly remembers endless trips to DIY stores in France and the UK.

Over the next three years, the couple pulled out all the stops to breathe new life into The Courtyard. "Charlie worked between here and England, and I carried on what I was doing – working as a barrister in the UK," says Stephanie, "So he got some of it done by the time we moved in July 2010. The house was almost there and one cottage was done. We moved into the cottage while he finished the main house, then he did the other two gîtes."

Those two gîtes were christened Chez Aristide and Chez Coco, while the cottage was given the name Maison Cachée ('caché(e)' means 'hidden' in French), after it was 'discovered' with the help of a family friend, who finally got to the bottom of a mystery door, high up in a wall that had – until then – baffled the Mays.

"When we first moved in, we could see there was a door in the wall that we couldn't work out; it was up above," remembers Stephanie. "We were asking 'where the heck was that inside?'. We couldn't find it. The end cottage was originally a rat-infested storeroom, but it did

have a staircase going up.

"Charlie was here with a very dear old friend of ours, and he took a sledgehammer to this wall and knocked through, immediately finding the solution to this door. The master bedroom of Maison Cachée is now that room."

Chez Aristide and Chez Coco got their names following an impromptu visit from an elderly gentleman one day, who turned up while Stephanie was in the garden. She recalls how this complete stranger had revealed that: "His grandparents – Aristide and Coco – had once owned the place and he had spent every summer here from the age of seven to 18 with his brother. They were packed off on a train and picked up by their granny, who walked them all the way here."

The pensioner whiled away the afternoon reminiscing with Stephanie, explaining what all the buildings had previously been used for. "He solved lots of problems we couldn't work out about how the layout of the house worked because there was no upper floor," she reveals.

"He said it had broken his heart to see the house falling down and the roof coming off and the gates falling off, and it was just so lovely to see it coming back to life."

All their hard work and attention to detail paid off. In summer 2014, The Courtyard opened for business. Although much of the restoration has been as faithful as possible, that doesn't extend to the beds. Guests are met with king-sized beds topped with – at Stephanie's insistence – good quality mattresses in the bedrooms, set out alongside uncluttered living spaces, while elsewhere practical kitchens are

stocked with family-friendly equipment such as washing machines, dishwashers and high chairs. "It's about making sure the things people need are there," she insists, "so we help people achieve the object of the exercise: to have a rest."

And, when it comes to interiors of the property, the Mays' deft touch is as in evidence here as it is in The Courtyard's exterior. Solid, thick French furniture is complemented by, "bits of old iron, old hinges and things that we've found. We've hung them on the backs of doors and stood them on windowsills."

Meanwhile, the walls are a gallery all their own. "All of the artworks in the gîtes are original; things bought at *brocantes* and what have you," says Stephanie. "Really nice pieces of artwork. I'm not going to buy reproduction or a print. If I find something I like, I'll buy it, regardless of who it's by. Charlie and I have a rule: whenever we go on holiday, we buy a painting but we both have to like it. There's one in the kitchen which I got in Arcachon."

Stephanie is surrounded by "stacks" of local *brocantes* and antiques stores and has taken advantage of them to pick up pieces including a sideboard and chairs (which she then had re-covered), though she admits to being



These pages, clockwise from far left: the family home; Chez Aristide's kitchen space; the living area inside Chez Coco; an outdoor spot; the swimming pool

selective about what furniture she buys.

"I'm not a shopaholic and I do try and keep the gîtes uncluttered. If I see something and I know it's absolutely right," she says, "I will buy it there and then, because I'm quite clear in my head about things that are going to work."

That belief extends to creating romantic window openings, leaving blocked-up doorways that lead nowhere and filling in a huge hole that had been specifically dug for a swimming pool and moving it to another side of the building instead.

The Courtyard demanded a way of working that saw renovation and interior design blur to the point of being almost indistinguishable. It may raise more conventional eyebrows, but it comes as naturally to the Mays as breathing. Stephanie explains: "You wouldn't think that being a barrister was hugely transferable skill in the sense of jointly project managing a build, but in fact there are lots of aspects of that which are very useful. Because of what I did before, I'm good at listening without interrupting. I'm good at shutting up and sitting back without feeling the need to make a decision, just waiting for the information to come together. Charlie sees that and then he's the one who makes it all happen."

Thanks to them, The Courtyard will be helping weary travellers rest mind, body and soul for many years to come. **LF**

www.thecourtyard.fr

Turn to page 66 for expert advice from Charlie



Flavours of France

SOLE MEUNIÈRE

As summer fades into autumn, remember those hazy days with this simple lunch and a delicious glass of wine to match



BISTRO CLASSICS

Serves 2

- 2 Dover or lemon sole, skinned
- 2 tbsp plain flour
- 2 tbsp extra virgin olive oil
- 50g butter
- juice of ½ lemon
- 2 tbsp capers, drained and washed
- 2 tablespoons chopped fresh herbs, such as basil, chives and parsley

Garlic roasted potatoes

- 500g potatoes such as King Edwards
- ½ head garlic, cloves separated but left unpeeled
- 1 tbsp extra virgin olive oil
- salt and pepper

1 Preheat the oven to 200°C/180°C fan, and line a roasting tin with baking paper. Cut the potatoes into wedges and place in the prepared tin with the garlic cloves, oil and a little salt and pepper. Toss well and roast for 35–40

minutes, stirring half way through until the potatoes are evenly browned and the garlic softened. Keep warm.

2 Dust the sole lightly with the flour on both sides. Heat the oil in a large frying pan, add the fish and fry over a medium heat for 2 minutes until golden. Carefully flip the fish over using a fish slice and fry for a further 2 minutes until cooked through. Transfer to a large, warmed platter and set aside. Wipe the frying pan clean and return to the heat.

3 Add the butter to the pan and heat gently until it starts to turn a light golden brown. Add the lemon juice and capers and simmer gently for 1 minute. Stir in the herbs and return the fish to the pan, spooning the juices over the fish and warm through briefly.

4 Serve the sole and sauce with the roasted potatoes and garlic and some freshly steamed French beans.

THIS MONTH: *Sole meunière*

Louise Pickford suggests the perfect light lunch

There are many different reasons why people are attracted to, fall in love with, and ultimately move to France. It might be the draw of the sunshine in southern regions or the less populated countryside and roads. Or it may well be French food and wine embedded in our memories from many enjoyable summer holidays: long, lazy lunches with a glass or two of local wine, and a simple dish enjoyed under the shade of a tree or overlooking a harbour dotted with fishing boats.

One such dish is *sole meunière*; this pan-fried fish served in a golden and nutty butter sauce, is perfectly balanced by a squeeze of lemon juice, lightly salty capers and a swirl of fresh herbs. It was this dish, *sole meunière*, that the celebrated American food writer Julia Child wrote about in her book, *My Life in France*, when her husband ordered it in a restaurant in Rouen in northern France. "I closed my eyes and inhaled the rising perfume", she recounts. "Then I lifted a forkful of fish to my mouth, took a bite, and chewed softly. The flesh of

This pan-fried fish served in a golden and nutty butter sauce is perfectly balanced by a squeeze of lemon juice, capers and herbs

the sole was delicate, with a light but distinct taste of the ocean that blended marvellously with the browned butter. I chewed slowly and swallowed. It was a morsel of perfection." High praise indeed.

Sole is a flatfish found in the waters of the Eastern Atlantic and Mediterranean Sea. It prefers slightly warmer conditions in shallow waters where it inhabits the sandy or muddy seabed. Within the species, there are several types of sole; Dover, lemon and black sole, but of the three it is the Dover sole – so called because of its association with the seaport where it was commonly landed in the 19th century – that is most prized by chefs for its sweet flesh, versatility and ease of filleting. It remains firm as it cooks, making it easy to flip over in the pan. I like to use Dover sole for those same reasons, but it isn't essential, as lemon sole

works equally well, and in fact plaice also makes a good and possibly cheaper substitute.

Be sure to buy the best ingredients you can: creamy Normandy butter, unwaxed lemons and baby capers preserved in salt, which have a better flavour and texture. Most importantly, though, is the sole itself, so buy the freshest fish you can find – check that it looks wet and glossy and the eyes are clear and sharp, not dull or grey, for the best possible result.



Louise Pickford is a food writer and stylist with more than 25 cookbooks to her name. She lives in Charente with her food and lifestyle photographer husband Ian Wallace.

ON THE MENU NEXT MONTH...

... IT'S BABA AU RHUM

Read about the origins of this delicious sweet treat, and learn how to recreate your own at home.



What to drink...

Richard Hemming suggests three wines to accompany sole meunière

Sole is the fishy equivalent of a blank canvas, opening up all sorts of wine matching possibilities. This fits in nicely with my own wine and food pairing philosophy, which is to be as liberal and permissive as possible.

The chances are that most of the food and wine matches you'll try will work perfectly well. Occasionally you'll get a clash, and sometimes you'll get something transcendent – but with everyone's taste preferences differing, it's impossible to get it right every time.

Anyway, back to the sole. I've picked three very different styles of wine, all of which will work well for rather different reasons. If you normally like crisp, zingy whites such as Sauvignon Blanc, then go for the Muscadet. This French

classic is criminally underrated at the moment, especially because this wine-producing area is working hard on improving quality, and is introducing a *cru* system to highlight the best vineyards, similar to Alsace and Burgundy.

If you prefer fuller whites, then the powerful Viognier is the one for you. This variety has been tipped for the top for years, but hasn't yet broken into the mainstream. It originates from the Rhône Valley, but this example comes from the heartland of great value wine in France: Languedoc-Roussillon.

Finally, if you prefer reds – well, the rosé is as close as you're going to get this month, I'm afraid! The one I've chosen is a delicate style, but I reckon it's a real crowd pleaser, with plenty of pure red berry fruit character.



Taste the Difference
Muscadet de Sèvre et Maine
2014 (£7 Sainsburys)

Muscadet is a stone cold classic to drink alongside seafood. I love it – salty and crisp with citrus and apple fruit that has a lovely savoury smack to the palate. Furthermore, 2014 is a great vintage for Loire whites such as Muscadet, creating wines with concentration and purity. Make sure it's served very cold for maximum impact.



Domaine de Vedilhan Serica
Viognier 2013 (£9.95
winetrust100.co.uk)

This grape variety is full of peachy, floral flavour delivered with gusto. It's always distinctive, but can often be quite crude and over the top. Finding a good example for less than £20 is quite difficult, so this is a brilliant buy at under £10. It's not a traditional match with fish, but it will provide a great foil to the potency of the capers in this recipe.



Mirabeau, Rosé 2014 Côtes
de Provence
(£9.29 Waitrose)

Dry, delicate, pale and sophisticated, Provence rosé is royalty among pink wine. Mirabeau was founded by British expat Stephen Cronk and he's showing the locals how it should be done, making light, refreshing, subtle and fragrant wines – a canny match with almost any kind of fish, including Louise's *sole meunière* dish.

Avant gardening

The 18th-century gardens of Château de Champs-sur-Marne is **Sue Bradley's** horticultural pick this month, while at home the call of autumn bounty beckons



The Château de Champs-sur-Marne is renowned as one of the finest examples of neoclassical architecture in the Île-de-France region.

Situated 18km east of Paris, the property was created at the beginning of the 18th century by the architect Jean-Baptiste Bullet de Chamblain to provide a country retreat of the financier Paul Poisson de Borvallais.

The original design for the formal gardens was by Claude Desgots, a relative of Louis XIV's principal gardener André Le Nôtre, and subsequently his son-in-law Jean Charles Garnier d'Isle. A plan from 1727 shows how the layout was based around a longitudinal axis and, despite subsequent changes to the grounds by successive owners, this fundamental idea remains.

In 1895, the château was acquired by the banker Louis Cahen d'Anvers, a noted enthusiast of the 18th century, who brought in the French gardens expert Henri Duchêne to restore and modernise its grounds.

Today the garden retains its neoclassical ideals of beauty, restraint and harmony with a design based around an 865m avenue, at the end of which lies a large circular pool and a nine-metre stone statue of The Horses of Apollo, a copy of the original at Versailles.

Immediately in front of the château is an eye-catching parterre that uses clipped box and stone chippings to imitate the patterns of an oriental carpet.

Beyond this 'embroidery' of foliage lies a circular mirror pool adorned with a lead sculpture of the nymph Scylla, while lying either side of it are flowerbeds featuring

pathways in the shape of crosses, the middles of which are dominated by sculptures of the Belvedere Apollo and Diana of Versailles.

Other features that enhance the garden's overall impression of symmetry are two copses with pathways arranged like the union flag and a pair of meadows bordered by trees.

Visitors will also find a 16th-century baptismal font adorned with portraits of pontiffs and angel musicians and situated close to busts of ancient philosophers and statues of Flora and a young hunter, an orangery, a vegetable garden and a picturesque 'lady's salon' complete with busts symbolising the seasons and statues of Apollo and Mercury.

www.monuments-nationaux.fr

THINGS TO DO IN THE GARDEN THIS MONTH

1 Rake up fallen leaves and turn them into a valuable soil conditioner by heaping into a wire cage or piling into black plastic

bags that have been pierced with a garden fork. Leave for up to two years and dig the resulting leaf mould into the soil.

2 Make new plants to enjoy later in the year, by dividing up herbaceous perennials and rhubarb crowns.

3 Harvest tree fruit such as apples, pears and nuts, and store blemish-free produce in a cool, dark place.

4 Trim lawns ahead of winter. Preparing grassy surfaces now will save you time and effort in the long-term.

In season

PEARS

The pear is a fruit beloved on both sides of the Channel. It can be eaten fresh, either on its own or teamed with cheese; used as the basis for culinary classics such as pear and frangipane tart in a golden pastry crust, or preserved in bottles of syrup to enjoy later in the year. Pears also form the basis of a number of alcoholic drinks, including cider, perry and spirits.

Many pears now commonplace in the UK were developed by French growers, most notably the succulent 'Doyenne du Comice', although the British-bred 'Conference' is also popular.

Pears are easy to grow, whether as trees, espaliers or in containers, and, once established, don't need much in the way of care.

Plant them in a sunny but sheltered spot, away from frost pockets, in rich, deep and well-drained soil. Winter is the best time for potted trees while anytime from autumn to spring is recommended for bare-rooted specimens.

Once established, give pears a good helping of manure or a proprietary fertiliser in spring, and make sure to prune annually in order to ensure a good crop.

Pick pears in the autumn just before they're fully ripe and watch out for pests and diseases, making sure any affected foliage and fruit is removed as soon as possible.



My French garden

Rosie Hill, her husband Simon and their two sons, moved from Kent to the countryside in Calvados in 2007 where they set up an environmentally friendly home and gîte. They share tales from their smallholding on their blog

What was your garden like when you first arrived?

There was an old vegetable garden surrounded by large hedges but besides some rhubarb and an ancient redcurrant bush it was just an overgrown wilderness. It was August when we moved in and I was keen to get some vegetables planted as soon as possible so we decided to start again with a new area. I have had several allotments in the UK but always found having to drive to them a pain. Having my growing area right on my doorstep was very important.

How have you developed it?

Luckily, one of the first things

Simon bought when we arrived in France was a mini digger so he was quickly able to clear a patch of grassland and dig out the three initial beds. These later grew to include a polytunnel, a fourth bed and a wildlife pond. Beyond the vegetable patch we also planted up a small orchard and herb garden. Until recently the garden was lacking any flower beds – when you have free-ranging ducks you don't tend to have many flowers!

– but we have fenced off the area in front of the house so the ducks can't get to it and a new flower bed is taking shape.

What grows well in your particular area of France?

Pretty much anything I could

grow in the UK grows well here. However, I have found that blight is a problem so tomatoes have to stay in the polytunnel and potatoes must be harvested early. Soft fruit seems to do very well here in Calvados and my rhubarb grows to trifid-like proportions!

What tips would you give to someone with a garden in your area?

So many fruits and vegetables grow well here so I would suggest growing things that are difficult to buy locally. Parsnips, broad beans and sweetcorn are rarely seen in the shops. Also, look in the flower section for seeds, not the vegetable section and expect to pay a lot more than in the UK. I now save seeds from year to year.



What do you enjoy most about the garden?

As you may well have guessed I am a vegetable gardener at heart and for me, placing a meal on the table made from freshly grown vegetables harvested shortly before eating gives me a buzz every time. It makes all the hard work and effort of growing things so worthwhile.

www.eco-gites.blogspot.co.uk

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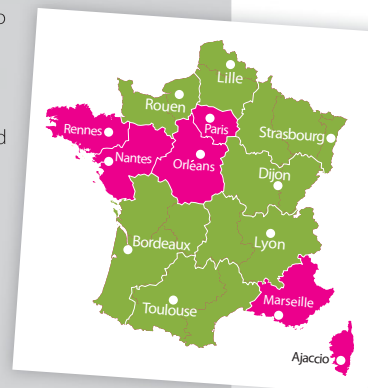
Property **news**

Whether you're planning your move to France, or are already living there, we bring you the latest from the world of French property



NEWS IN BRIEF

Following the decision to reduce the number of regions in France from 2 to 13, Prime Minister Manuel Valls has revealed the cities which will become the capitals of the new regions. Six regions and their capitals remain untouched (*in pink, right*), and the remaining seven new regions have been created by merging existing borders. Nine cities will lose their current status as capital under the new system. The final decision will be made in July 2016 but changes are considered unlikely.



The latest Notaires de France report indicates that property prices across the country may be stabilising. Apartment prices recorded a slight fall of 0.3% in the first quarter of 2015 compared to the previous three months, while house prices rose by 0.1%. The number of transactions in the 12 months to the end of April 2015 is estimated at 702,000. The number of departments recording a year-on-year drop in prices for apartments fell from 74% to 48% and for houses from 56% to 33%.

www.notaires.fr

Head to the Med

Once the favourite winter retreat of European royalty, the French Riviera remains popular with both tourists and property buyers who are chasing the sun and glamour of the Mediterranean coast, a new report reveals.

The latest French Riviera Residential Market report from estate agency Savills reveals that the French Riviera attracts more than 11 million tourists each year, while the number of second homes in the Provence-Alpes-Côte d'Azur region stands at 17%, compared to an average of 11% in the rest of France. Given the area's popularity, property

here is viewed as a safe investment.

The enduring appeal of this stretch of coastline has been enhanced recently by a weak euro which has reduced the price of a €2 million property by 12% from £1.65 million in June 2014, to £1.44 million in June 2015. Add to this the fact that the area did not escape the general fall in prices – property prices are 9.5% below their 2011 high – and it is easy to see why foreign buyers are choosing to invest here.

A second home on the Côte d'Azur is high on the list of many 'ultra-high-net-worth individuals' (UHNWIs), particularly Russian

buyers who accounted for 30% of property purchases in the area between 2011 and 2014 and spent an average of €10.8 million. British buyers accounted for the most property purchases during this period (34%) although they spent a lot less, with the average price standing at €3.3 million.

Two hot spots revealed in the report are Saint-Jean-Cap-Ferrat and Saint-Tropez where 54% and 62% of properties are second homes respectively. Both are classed as 'prime' and 'super-prime' areas by Savills with property prices around €30,000 per square metre.

www.savills.com

Overcharged

French courts have confirmed the decision made in February by the European Court of Justice that the practice of levying French social charges of 15.5% on non-French EU residents when renting or selling their French property is illegal. Following the confirmation of this ruling by the Conseil d'État, France's highest administrative court, it is expected that the government will start to reimburse those who have already paid social charges on the sale or rental of their property, and will change its legislation to conform to the EU regulations. Claimants have until the end of the second year after the charges were paid to make a claim, meaning that those who paid social charges in 2013 have until 31 December 2015 to submit a claim.

PICK
OF THE
MONTH



FRANCE PROPERTY SHOP

Freddy Rueda, of Freddy Rueda SARL, has chosen this village house near Saint-Pons-de-Thomières in Hérault in Languedoc-Roussillon as his property pick this month. On the market for €121,000, the house is in need of some renovation but offers plenty of potential. Full of character, it currently comprises a spacious living room with adjoining kitchen, two bedrooms and one bathroom but there is also an attic that could be converted and an outbuilding that could be made into a gîte. There is a sunny courtyard and garden with space to install a pool and countryside views, as well as 3,600m² of unattached land.

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CURRENCY NEWS

Confident US dollar pushes euro aside



Amir Khan, CFX dealer at Currencies

Direct, highlights the financial trends for this month at home and in France

Now that Greece has reached an agreement that will ensure a bailout and keep the country in the eurozone, the relatively weak euro has managed to trade in a tight range.

Business, consumer and economic sentiment seem to be higher than ever and, as analysts predicted, the quantitative easing measures from Mario Draghi, President of the European Central Bank, could bring about a much-needed boost to inflation. In recent developments, comments from Germany's independent economic advisers that countries should be able to leave the euro as a "last resort" could imply that Greece's worries are still not over.

The Syriza party was criticised for plotting to leave the eurozone when it was revealed that former finance minister Yanis Varoufakis had a blueprint prepared for Greece to run a parallel banking system - including a return to the drachma.

Markets will look for further direction in currency movements, as the focus turns to monetary policy in the major economies. With the US and the UK having signalled the possibility of interest rate rises in the next few quarters respectively, the euro could come under sustained pressure.

The European Central Bank was forced to inject more money into the eurozone economy to boost deflationary pressures, so the euro weakened in the wake of the Federal Reserve's Federal Open Market Committee meeting on 29 July. This was because the Federal Reserve was hawkish and left the exit door open on its monetary easing policy, boosting the US dollar and leaving the euro with little to do but get out of the greenback's way.

July was a rollercoaster of a month for the euro as it touched eight-year lows against the pound (the pound-euro pairing touched a high of 1.44). Volatility for the near-term seems set to continue - and in the euro's case, things are not looking very bright. Having recovered to levels of 1.40 against sterling, the euro has traded in a tight range, though the current scenario could just be the calm before the storm.

www.currenciesdirect.com

GBP to EUR



Three of a kind

With the French Riviera remaining popular with overseas buyers (see page 62),

Emma Rawle picks three properties along the Côte d'Azur



Nice, Alpes-Maritimes

1 This spacious apartment is located in the heart of the Carré d'Or area of Nice, just a few minutes from the Promenade des Anglais and the beach, with easy access to the city's shops and restaurants. Set in a secure residence with a caretaker, the apartment is on the second floor and boasts marble floors, air conditioning and has been recently decorated. There is a large entrance hall, a spacious living room with French windows opening onto a south-facing terrace, a separate fully equipped kitchen and two bedrooms with a bathroom each.

www.leggettfrance.com

€693,000

Valbonne, Alpes-Maritimes

2 This beautiful villa is in a well-placed location only minutes from the beautiful historic centre of Valbonne with plenty of shops and restaurants, and a 20-minute drive from Nice airport. The villa faces south and offers four bedrooms, a fully equipped kitchen, a study, a laundry room, a utility room and a large open-plan living and dining room opening out onto the sunny garden. Although a short drive from the sea the property has a swimming pool with a terrace and landscaped grounds including palm trees and a driveway, and is secured with remote-controlled gates.

www.spa-properties.com



€890,000



Cannes, Alpes-Maritimes

3 As one of the arguably most glamorous resorts on the Côte d'Azur, Cannes is a favourite with the rich and famous especially during its annual film festival. This apartment is located on the top floor of a sought-after building, boasting private access to a 94m² roof terrace with panoramic views of the Mediterranean sea. The apartment has three bedrooms, two shower rooms, a living room, separate kitchen and a balcony overlooking Cannes marina. There is also a garage and storage cellar and the building has a caretaker and two swimming pools. The apartment is within walking distance of the beaches and only a 25-minute drive from Nice airport.

www.my-french-house.com

€896,000



CAVAGNAC (46)

A rare opportunity to purchase a part finished barn conversion. Flat land. Super views. Needs finishing

Price 108,000 €



ST BONNET ELVERT (19) EXCLUSIVE

2 bed detached house in pretty gardens. Located in the Dordogne Valley

Price 156,600 €



ST MICHEL DE BANNIÈRES (46) EXCLUSIVE

Lovely 2 bed property with a large garden – possible building plots

Price 187,250 €



BRIOUX SUR BOUTONNE (79)

Converted stone barn and stables on the edge of a town with private gardens and swimming pool

Price 197,025 €



NONARDS (19) EXCLUSIVE

3 Bed spacious bungalow (open-plan) + Maison d'Amis, easy to manage gardens. Quiet location

Price 199,995 €



SAINT PRIEST LES FOUGÈRES (24)

6 bedroom farmhouse, a 2 bedroom cottage, acre of land, swimming pool, stone barn & hangar

Price 249,900 €



ST LAURENT DES HOMMES (24)

A charming barn conversion with impressive lounge, pool and expansive garden

Price 275,600 €



CHARRAS (16)

Maison de Maître (4 beds / 3 baths) in pristine condition, private grounds with attached woodland

Price 339,200 €



LUZECHE (46) EXCLUSIVE

Superb modern character home with a pool. Stroll to the village. River access

Price 399,995 €



BRIOUX SUR BOUTONNE (79) EXCLUSIVE

A superb Logis (7 beds) + 2 gîtes set in nearly 2 Ha land. Pool. V good condition.

Price 525,000 €



VOUVANT (85) EXCLUSIVE

C14th Château, nestled in the heart of rural Vendée with swimming pool. Potential gîte to finish

Price 682,500 €



NONTRON (24)

Stunning riverside setting for this country residence for sale with two cottages. 13 bedrooms in total

Price 756,000 €



NR BRESSUIRE (79)

Substantial 6 bedroom country retreat on the shores of its own 5 ha lake. Superb features

Price 894,400 €



PUY L'EVÊQUE (46)

Riverside château with exceptional hospitality opportunities. 13 bedrooms in total

Price 1,890,00 €



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Ask the experts

Whether you're planning your move to France, or are already living there, our panel of professionals aims to keep you fully informed with the best advice for every eventuality

BEGINNING TO BUILD

Q *My partner and I are currently looking into property options in France - we love the idea of renovating a property, but we've never tackled the logistics before, either here in the UK or elsewhere. Can you please give us some pointers on how to find reputable builders in France? Is there a trade body, or a specific qualification that we might need to keep an eye out for when assessing our options? And, when it comes to setting out quotes and so on, how should we approach organising a time frame with regards to costs? Many thanks in advance for your help!*
HARVEY MORRIS

A When it comes to renovation in France, 'artisan' is a general title that describes a tradesperson here. Those using the blue *artisan* logo are demonstrating they are qualified to carry out their 'métier', or trade. The body that registers and regulates artisans is the Chambre de Métiers et de l'Artisanat (www.artisanat.fr).

Not everyone here in France who describes themselves as an *artisan* falls within this definition though, so it's a good idea to check first if you want your renovation work to be carried out by a true *artisan* who is properly insured. A quick internet search for *artisans* will bring up any number of websites, and none appear to have a client-regulated rating system - the take-up is limited and the idea is in its infancy here.

Often a good place to start looking for an *artisan* in France is your local *mairie*, as the administration staff will have a good

knowledge of the *artisans* in your area. As you would expect though, most of these *artisans* will be French.

A great number of expats I have met set out with the intention of employing local French *artisans*. However, many fall foul of the language barrier and are often surprised by the cost of building here. It is fair to say that a building project in France can cost a lot more than similar projects in the UK. It can be very tempting to look towards the unregistered and/or unqualified builders for a cheaper job, but in reality you may end up paying just as much or more; rectifying shoddy workmanship or poorly thought-out work can be expensive.

It is important to undertake your due diligence in much the same way as you would at home. This means that it is vital to set out your expectations for your renovation project very clearly before you start, and also to make sure that you fully understand the expectations of your chosen *artisan*.

Here are some simple pointers that will quickly identify whether you can work with this person or not:

- Ask for references or to meet other clients they have previously worked for.
- Ask to see some examples of their completed work.
- Have they undertaken similar projects to yours, in scale or cost (or both)?
- If your project requires multiple trades, does your *artisan* have the relevant project management experience?
- Is there a 10-year guarantee (this is common in France)?



- What VAT rate will the work be subject to?

When it comes to setting out quotes, estimates, or 'devis' as they are known in French, are a bit of a moveable feast at times. Ask for a fixed-price contract, but always leave room for a little play in the budget. An experienced builder will know the pitfalls and will be able to advise you on areas of work where there may be surprises.

CHARLIE MAY

GREEN RENOVATION

Q *Are there any tax benefits or credits in France for renovating an old property, particularly for making it 'greener'?*

HOLLY EVANS

A You're in luck - there is indeed a tax credit currently available in France for equipment bought and installed to make a house more energy efficient. Previously called the 'credit for sustainable development', it is now an energy transition tax credit and is available for equipment such as power generation using renewable energy,

The experts



CHARLIE MAY

is the main contractor and project manager for ECM³, a project management company in Cognac.
www.ecm3.fr



ROB KAY is senior partner at Blevins Franks, which advises retired expats on tax and wealth management.
www.blevinsfranks.com



It is vital to set out your expectations for your project very clearly, and also to make sure that you fully understand the expectations of your chosen artisan

boiler equipment, central heating, insulation, etc. It only applies to work done on a main home, and which is at least two years old. The equipment must be supplied and installed by a professional.

This credit was simplified under a law which came into effect this year, so that now there is a single tax credit of 30% on eligible expenses made between 1 September 2014 and 31 December 2015. We do not yet know what will happen next year.

It's important to note that there is a ceiling for this tax credit, which is €8,000 for a single taxpayer and €16,000 for a couple, with €400 added for any dependant.

There is another tax credit which is also available for equipment and home adaptations to help the elderly and disabled. It applies whether you own or rent the property as your main home, even if you occupy it without paying any rent. Do take note, though, that the granting of the credit is not conditional on the presence of an elderly or disabled person in the property. The credit is 25%, but again there are limits.

Under legislation called Pinel's Law, a tax credit is available for investments in French property when the property is let for set periods of time. A tax credit of between 12% and 21% of the purchase price of a green property is available, depending on how long the lease is (minimum six years). There are limits and conditions.

Tax credits in France are deductible against the actual tax payable, rather than against the gross or net income. Currently, the maximum total reduction that can be received is €10,000 of the global net taxable income of the household, though some credits are excluded from this calculation.

There is an annual local property tax in France called *taxe foncière*, which is paid by the owner of a property. New buildings and renovated properties used as the main home are exempt from this tax for the first two years after construction. Renovated properties can benefit provided that reconstruction or additional construction work has been carried out, and is determined according to the nature and size of the work.

Local authorities have the power to grant *taxe foncière* temporary exemption for low energy consumption buildings - in this case, 50% or 100% of the tax can be offset.

Building works can also benefit from the 5.5% reduced rate of VAT (compared to the standard rate of 20%). This applies for certain works of energy conservation carried out on a residential property which is a main or second home. The kind of things that qualify for the reduced rate are condensing boiler, heat pump, thermal insulation, heating control unit, renewable energy production equipment, etc. Furthermore, the 10% rate of VAT may apply on improvements and maintenance works of residential properties. In both cases you need to have owned the property for two years before the works start, and the work must be provided and invoiced by a builder.

ROB KAY

Tax rates, scope and reliefs may change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual is advised to seek personalised advice.

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Rights of passage



Fancy taking on a property in the countryside? Make sure you know exactly who has permission to access your land before you sign on the dotted line, says **Matthew Cameron**

Purchasing a rural property in France is a very common desire for a large number of our clients, and understandably so. Yet having a home in the countryside can bring with it some of its own complications. One of the main issues that can arise when buying your much longed-for rural idyll is the potential effects of any third party rights that may exist.

A third party right – known as an ‘easement’ in English, or ‘*servitude*’ in French – is the right of some other person, more than likely the owner of an adjoining piece of land, to use another piece of land in some way.

Sometimes such rights are archaic, and largely redundant. A classic example of this is the right for a neighbour to take water from a well or sump on your land; with most properties connected to mains water, the need to access a neighbour’s well would have diminished.

Some rights may exist, but be of very little impact at all. If electricity cables pass over or under your land, then the electricity board will have the right to inspect, maintain and repair the cables, poles and pylons. Similarly, water supply and drainage pipes may pass under your land to reach an adjoining property. Again, the need for a neighbour or the relevant service authority to access for maintenance purposes is self-evident.

It is important to note that the existence of easements is not automatically a problem. They are fairly common – and not just in rural properties. Moreover, rather than such a right being a burden to your land, you may also need to have your electricity supply running under the neighbour’s field.

When buying a property, it is always worth looking at the purchase contract to establish if any third party rights are mentioned. The contract will inevitably state that the buyer is buying subject to and with the benefit of any rights. It may state whether the seller is aware of

any pre-existing rights that would pass with the land. A properly drafted contract will also refer to any pre-existing rights affecting the property that might be written into the seller’s title deeds. With this in mind, it is important to understand the terms of the contract in detail.

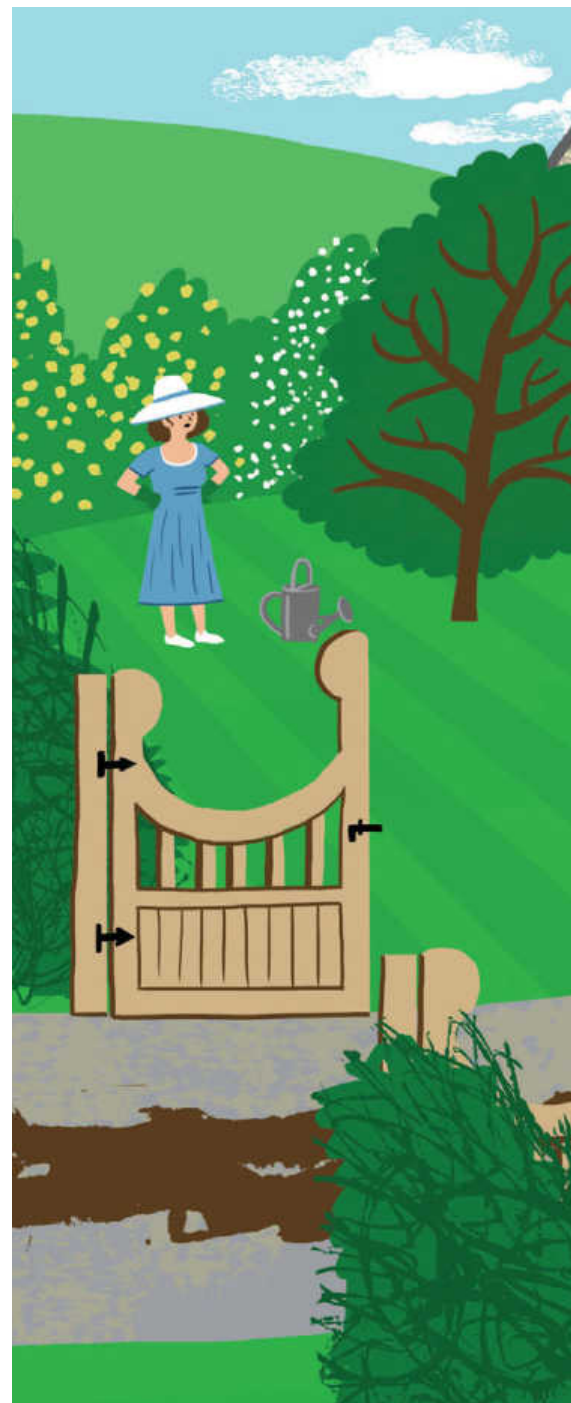
Yet this is not always the case. Occasionally, some rights can exist without being written into deeds, but the buyer would still be deemed to be aware of them. Such instances are rare, but worth considering. For example, if a track runs to a field gate leading to a neighbouring plot of land, there is a good chance that the neighbour will have some right of access, or that you will have some right over the neighbour’s land. When visiting a property before buying, a thorough inspection is always prudent to avoid any problems later on.

Rights of access are in practice the most common form of right. If your land does not adjoin the public highway, you will need to cross someone else’s land to go home. It is important to ensure that such a right is included in the deeds. And the same will apply in reverse if your land needs to be crossed.

A properly drafted easement will state not only that an owner of neighbouring land will be allowed to cross yours; rather it will include other points as well. It may specify:

- whether the access is permissible on foot only, or by car or other vehicle;
- the exact dimensions and route of the access right (ideally by reference to a plan) rather than allowing the neighbour to meander aimlessly across your front garden;
- how any maintenance charges for the access would be paid: if the driveway is shared, one may expect the cost to be as well, while if it benefits the neighbour only, then presumably the neighbour would bear all of the cost.

Once an easement is written into deeds, it is likely to exist in perpetuity. It would only ever be



cancelled by having it expressly taken out of the deeds, which would require the agreement of all interested parties.

In much the same way, where rights exist that are not in writing, then the simple fact that they have not been exercised for many years does not mean that they are extinguished through non-use. They will continue. Nevertheless, we do occasionally hear potential buyers say that they were told that an old track has not been used for years, so the right has vanished. That may not be so; although it may never be used again, so there may be no



When buying a property, it is always worth looking at the purchase contract to establish if any third party rights are mentioned

separate transactions: buying the house from the seller first, and the track from the village afterwards.

When the *notaire* drafts the deed for the purchase of the *chemin rural*, it should then be possible to ensure that any pre-existing third party rights are extinguished.

Otherwise, why would you have bought the track in the first place?

While third party rights may be quite common, and their impact of little burden, if any, to the buyer of land (indeed they may be of great benefit), it is important to understand them fully. The manner in which they may be recorded in previous deeds is not always that easy to decipher. A deed may refer to buyers and sellers of different parcels of land from many years ago, who are no longer owners of the property; and in some cases land registration may have changed too. It is sensible to check with experienced lawyers on such matters. **LF**

www.ashtonkcj.co.uk

Matthew Cameron is partner and head of the French Legal Services team at law firm Ashton KCJ.

problem with it being there anyway.

On a separate note, it is also worth understanding what we mean by 'public highway', as there are different types of public road or track. Clearly it is important to know where the public highway extends to, as this will confirm whether your property adjoins this directly or whether access rights are required across neighbouring land. In addition to this, it is occasionally possible to buy back from the *commune* an old track, if it was actually owned by the *commune* itself. In the instance where a *chemin rural* (rural track) was not used by any

other party, or served only the property you are buying, then it might be possible to agree with the *commune* to buy it.

It is unlikely, though, that a seller would necessarily be happy for the *chemin rural* to be transferred to the buyer at the same time you complete the purchase of the house. Since this would be sold by the *commune*, it would require the approval of the local council – the *conseil municipal* – and this might therefore take several months to be processed. If this is the case, the seller may not wish to wait that long. So you may then have to deal with the process in two

Cash in the attic



Making a living from gîte rentals isn't the only way to earn a crust from property in France – looking after other people's property can prove equally fulfilling, says **Sally Stone**

At many of the French property-related exhibitions I attend, I end up discussing how to make a living in France with those planning on moving there permanently, but who need to keep earning in order to make that dream come true.

It fascinates me that this tends to focus on one thing: running a gîte complex. Certainly, once upon a time making a living from property in France would have been entirely focused on owing gîtes. The good news is that nowadays, you don't have to limit yourself to going down that route, as there are alternative property-related means to earn an income while still living your dream.

Looking after other people's property is one way of doing this. There are an estimated 200,000 UK-owned holiday homes in France. Most are in Provence, Languedoc-Roussillon, Dordogne, Normandy and Brittany, but as someone who is constantly studying the statistics on the website for the French body INSEE (Institut National de la Statistique et des Études Économiques – www.insee.fr, select 'Thèmes', followed by 'Populations', then 'Étrangers - Immigrés'), I can assure you that in almost any area of France, there are sufficient second homes for you to propose a caretaking service for those absentee owners who need not only their gardens cared for, but are also prepared to pay for the peace of mind which comes with knowing their property is being looked after by someone on the spot.

This doesn't mean that you need to pass yourself off as a builder. We are talking about caretaking a property for its absentee owner(s), whether they are using that property as a much-loved holiday home, or whether they are proposing to let it out commercially as – yes, you've guessed it – a gîte.

For most, it's a question of thinking outside the box – using your existing skills, albeit in a brand new way. If you have administrative and organisational skills and have ever been involved in refurbishing or renovating property

before, then the journey to a successful property-related business in France has already begun. You will over the years become indispensable to all your absentee owners.

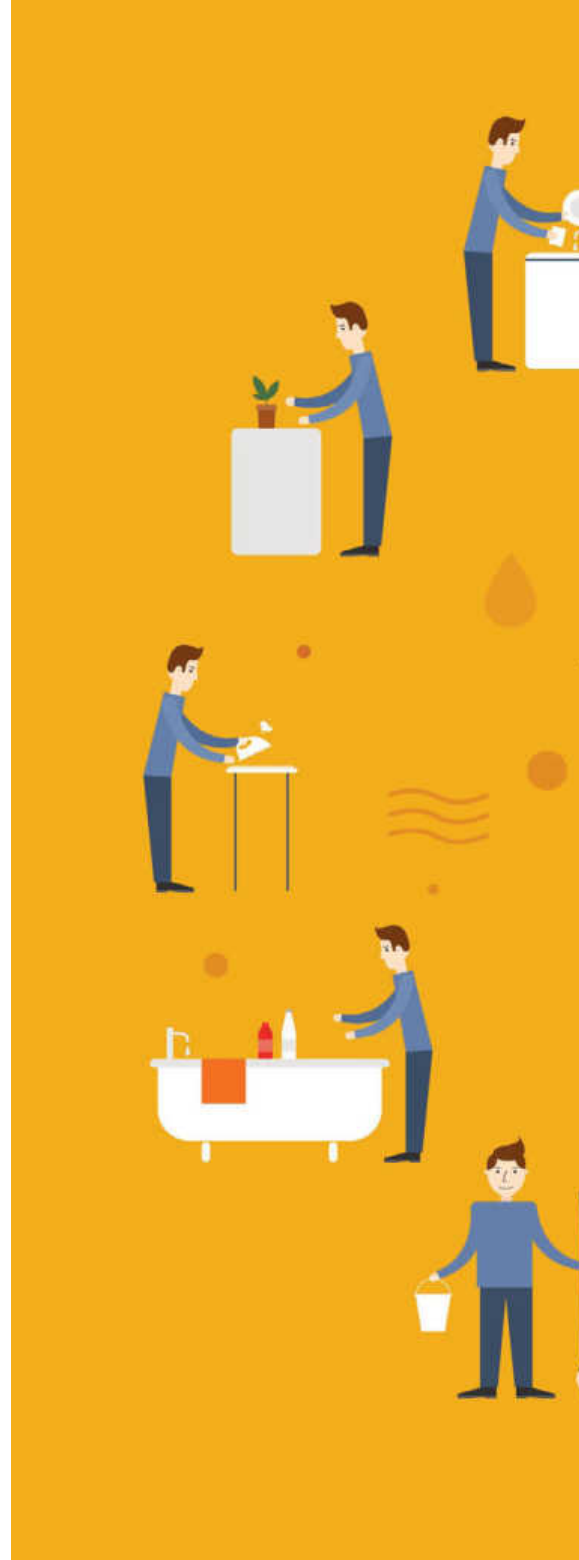
When I first relocated to France almost 15 years ago, the idea that you could earn a living from caretaking other people's property was virtually unknown. When I went to register my business, the clerks at the *chambre de commerce* were mystified that I didn't actually own any gîtes myself, but yes, I was going to look after them. In fact, they had real difficulty with the concept. It was only after months of receiving postal questionnaires about where I kept my weapons that I discovered they had me registered as an armed guard!

So, what might you need to do for an absentee owner? In essence, whatever they need – so really, organisational skills and being able to speak French are key. The language is as much part of your business plan as any other aspect, and cannot be ignored. It will not necessarily be easier once you are in France, as various bureaucrats you will deal with won't be prepared to stop in their tracks and give you a lesson in French, so try to get yourself up to an intermediate level before you arrive. There are numerous aids to this but beware ignoring plain and simple French lessons with a real, as opposed to a virtual, teacher. You need someone to be talking back to you in French and to be able to understand them. You can get a false sense of progress, if you are simply talking into a microphone on a PC, which gives you a tick in the box without testing your own comprehension of spoken French.

In the LBV network of caretakers, we have ended up catering for almost every eventuality that can occur in life. The one exception, I believe, is that we haven't yet delivered a baby! We have sadly, given the number of homes we look after, dealt with sudden deaths, with people being taken ill during their stay and needing help to be whisked home, sick dogs, angry guests who arrive expecting to find a television when the advertising did point out

there wasn't one. These are just a few examples, along with arranging weddings for owners here in France, through to getting a newly landed swarm of hornets swiftly removed from a property in the short hour before the next party of guests were due.

So, provided you do enough homework to make sure your caretaking really is going to be at a very professional level; for example, being prepared to advise on letting the property, and what sophisticated self-catering guest expects as the norm in 2015, you can expect over a period of say two years, to build up a business which will cover your living costs; provided you are not trying to service a large mortgage.





In almost any area of France, there are sufficient second homes for you to propose a caretaking service

down in the bathroom...) and a certain sang-froid (the dictionary definition of which is "coolness shown under trying circumstances"). I could never be an *agent commercial*. I would take it all to heart and would show my irritation with the prospective purchasers who turn out to be only looking at properties as part of their overall French holiday.

But – you get the point I'm sure. Earning a living from property into France doesn't need a huge budget or several gîtes. Look around at the established models in both property management and estate agency, and start some information-gathering from them, because replicating an existing business model is far easier than starting from scratch. While I'm the biggest fan around of a 'can-do' attitude, making a go of earning your living in a foreign country is rather like having a successful party – for it to go well apparently effortlessly on the day, it has to be planned with something akin to military precision. **LF**

www.propertymanagementinfrance.com

Sally Stone is the founder and CEO of Les Bons Voisins property management, now the LBV Group, catering for all aspects of life in France.

NEXT MONTH...

Do you know where you are resident for tax purposes? Our expert explains the rules.

All of this can happen without the need to invest the considerable budget you would require to buy a gîte complex, plus the advantage being that when you do really retire, you don't need to move house or attempt to sell on a gîte complex at a time which might not be advantageous for selling property.

If you aren't in a position to own a property outright in France, then you will need to take a different and much more focused approach. For example, if you are a couple who prefers to work in your own separate spheres, then one of you could apply to one of the foreign estate agency chains in France to act as an *agent commercial* under their umbrella, thereby

servicing the local community in buying and selling property, as well as maintaining a portfolio of *maisons secondaires*.

Those of us involved in estate agency know how hard agents work. It's one of those professions where from the outside looking in, you wonder what they do to earn their fees. Once you are on the inside though, you can't believe how hard you need to work to achieve a sale; keeping both vendor and purchaser happy. You need the diplomatic skills of a UN ambassador, on top of the ability to write up a good and accurate property description, a David Bailey approach to the photographs (always remembering to put the toilet seat

Top tips

Whether you're thinking of buying a French property or setting up your new life across the Channel, here is some essential advice from the best in the business

PROPERTY



Hero Gregory is director of Immobilier Maisons Rurales in Montmorillon (Vienne) and has been helping people move to France for over 20 years.

Mlle. Hero GREGORY
Immobilier Maisons Rurales
05 49 48 55 61 (France)
00 33 5 49 48 55 61 (UK)
www.maisonsrurales.com

Work in progress on our exciting new website, so watch this space!

1 Choose your area first.

You can always change a house but you can't change where it is! Visit the areas you are interested in at different times of the year before you make a decision. Talk to the locals. Investigate local activities, restaurants etc. and check transport links.

2 Make a list of your criteria.

Number of bedrooms, amount of land, village or country, proximity to shops, restaurants and bars, style, condition, outbuildings, pool etc... Know what your deal breakers are, but be prepared to compromise on the less important things - have confidence that if you find the basic package you can make your perfect home from there. Make sure you have your budget and finances straight before we hit the road - don't tell us €100k when you have €125k, as there is often a gulf between the quality of house available in very small bands of price brackets.

3 Be sensible.

Owning a property with five acres of land may sound wonderful - but would you prefer to spend summer days sitting on a lawnmower or in a deckchair?! If you buy more than 1000m² expect to need something to eat it, everything grows faster here than you could possibly believe - and the same goes for the veggie plot as the lawn! Know the difference between privacy and isolation. You are in France, there is plenty of space to spare, but having to get in the car every day just to buy your bread may prove a trifle wearing for some people - particularly if one partner doesn't drive. If you have teenage children think carefully about whether you really want to be in the middle of nowhere - a property in a small town will give them some independence and allow them to also make the most of their French experience.

4 Do your homework.

Once you have chosen your area and made a list of your criteria, look at the websites of as many local agents as possible. Go to

Google, do the search, compare prices and range of properties. Local agents should have an office - if not, who will you go to if you have a problem further down the line?

5 Use your time well.

Do not choose one house to view with each of ten different agents. Work with two or three carefully chosen agents and view a selection of properties with each. Build a relationship with your agents so they can really help you - even if you don't find the perfect house on your first trip, they can keep in touch when the right property does come along and help you plan subsequent visits. You are going to be in the car with your agent for a few hours, make sure you have a list of questions you need answering, ask anything - and ask each agent the same questions! You will need your agent to be there for you for years to come - make sure they intend to be!

6 Calm down.

Don't jump at the first gorgeous, stone walled house you see. Consider how much work a property needs, what that will cost and the value of that property once it has been completed. Go back for a second look. Ask your agent to arrange quotes from a local builder if necessary. However, don't forget to keep in touch with your agent while you are thinking about it so you don't lose the house.

7 When you are ready to make an offer.

If at all possible go and do this in the agent's office while you are still in France. It is a great opportunity to discuss a viable offer, the conditions of the sale, check land registry plans and have your questions answered about the buying process, French inheritance law, mortgages etc. If you are not in a position to do this while you are still in France - don't worry! Communicate with your agent by mail or telephone - a good agent will still make sure that you understand the purchasing procedure and that you ask all of the right questions!

CURRENCY



Jon Beddell the Managing Director of UK-based Foreign Exchange provider TorFX.

TorFX

Freephone: 0800 612 9625

International Calls:

+44 (0)1736 335250

www.torfx.com

1 Talk to the experts. You wouldn't ask your hairdresser for advice on your toothache, so why would you use anyone other than an industry expert to manage your foreign exchange requirements? While your bank can arrange international money transfers, they can't provide you with the same specialist services or guidance as a dedicated currency broker. A currency broker could also save you as much as 5% on your exchange so it really pays to talk things through with the right people.

2 Avoid unnecessary fees. Most banks levy transfer fees and commission charges when moving money abroad – additional costs you won't have to meet if you use a currency broker. Additionally, currency brokers can typically secure you a much more competitive exchange rate, helping you get the best possible return for your transfer. If you're moving a large sum abroad, to finance your emigration or pay for a French property, for example, you could end up with thousands more Euros to spend.

3 Stay on top of the latest developments. The exchange rate you're able to secure for your transfer can make a massive difference to how much money you ultimately receive so it's important to be aware of the latest currency

movements if you want to conduct your trade at the most cost-effective time. Currency brokers like TorFX will track exchange rates for you and send regular market updates straight to your inbox so you'll know as soon as the market moves in your favour.

4 Use specialist services. Your foreign exchange requirements might vary from needing to move hundreds of thousands to fund a property purchase to transferring your pension overseas on a monthly basis. Currency brokers offer a range of services which can be tailored to suit your individual circumstances and ensure you get the most for your money. Whether you want to fix a favourable exchange rate for up to two years in advance of a trade or set up a regular overseas payments programme, they can help.

5 Make sure your funds are secure. When moving money overseas you want to feel confident that your funds are in safe hands. For maximum fund security use a currency broker that's authorised by the FCA and operates segregated client accounts.

PROPERTY



Adrien Franc is the International Sales Manager at the Pierre & Vacances-Center Parcs Group within the Property Investment department.

Pierre & Vacances-Center Parcs Group Property Investment

Tel: UK +44 207 660 0012

Intl: +33 (0)1 58 21 68 70

www.pierreetvacances-immobilier.com/en

1 Know your tenant / who's going to manage the asset on your behalf. A Buy-to-let is only as good as company that manages it is (especially when it comes to guaranteeing rental income or other advantages). What's the company's track record, their experience, the after-sale provided to the investors... etc. Remember that it's best to have something delivered than promised and when it's too good to be true, it usually is.

2 Leisure Property Investment. Are you seeking a leisure property investment? If so invest in a site with a high occupancy rate, in order to ensure a guaranteed profit. If you wouldn't stay there why would anyone else? What do the people want? Sun, sand and sea or in some cases Ski, slopes and snow!

3 Think long-term not short-term. Be sure to weigh up the pros and cons! Is this property going to need renovation down the line? What will the costs be? It is important to buy with your head and not with your heart. Choose durable over luxury, luxury may seem like the perfect option but don't always judge a book by its cover.

4 Budget. Before investing in property it is vital to have a realistic understanding of the cost of the properties you are looking at and the rent you are likely to receive. If you are borrowing ask your bank or a broker for pre-approval on your investment loan in order to see how much you can borrow. Be sure that you are making the profit not the bank.

5 Explore Your Options. Which Investment experience would be more profitable for you, to go it alone or seek for Property Investments experts advice? These experts can make your investment experience fun and enjoyable. Experts do the research for you saving you time allowing you to relax and enjoy the ride!

PROPERTY



Carl Robinson is administrative director of Faircourt Management, suppliers of UK manufactured mobile-homes to the Provence Côte d'Azur region.

Faircourt Management Ltd
Tel 01482 669396
www.holidayhomesinthesun.com

1 Mobile-homes have flourished since the early days of seaside holidays, offering a quality, modern, affordable alternative to traditional property. Low maintenance, fully fitted and furnished in the latest styles and décor, just turn up and enjoy your holiday.

2 Completely mobile and easily relocatable if your personal circumstances change, your mobile-home is a moveable asset, not subject to French inheritance laws or taxes: particularly attractive if you are concerned about France's high inheritance taxes when leaving assets to non-family members.

3 Parks are predominantly in holiday locations, ideal for a second home or pied-à-terre; most have resident staff to safeguard your purchase, ensuring no unauthorised access during your absence. There is also income potential by sub-letting to defray your costs.

4 Buying a mobile-home on a rented pitch, unlike a fixed dwelling, means no notaires or agents fees potentially saving some 10% compared to property prices. Also, no property taxes to pay, such as taxes d'habitation or foncière,

although ancillary charges such as rent, gas, water and electricity are payable to the park.

5 Holiday parks are a ready-made community: ideal for families and a fun, safe environment for children, often enjoying excellent facilities: spa, pool, tennis courts, restaurants, bars etc., and most pitches have their own parking spot with a garden area to relax in.

6 Try before you buy! Most parks rent mobile-homes so you can test the water before taking the plunge.

Come and Visit us on stand 72 at the French Property Exhibition, Olympia London 18th-20th September

LAW



Matthew Cameron is a partner and head of the French Legal Services team at law firm Ashton KCJ

Ashton KCJ
www.ashtonkcj.co.uk
Tel: 0800 587 0093

1 Use a solicitor in the UK. The notaire's role is different from that of a solicitor. Using specialist solicitors (check the firm is registered with the Law Society) will ensure your best interests are protected.

2 Understand the procedures. A French purchase is not the same as English conveyancing. Find out about the process, when a contract becomes binding and who drafts it.

3 Business. If you are looking to live and/or work in France, ensure that the accountancy and investment advice you obtain works for both the UK and France.

4 Plan your finances. Your funding may come from the sale of an English home, cash or a mortgage. This should be addressed before you sign the contract, which must be drafted accordingly. Commission, notaire's fees and taxes can add a substantial extra cost.

5 Understand the documents. Do not be led by anyone just telling you to sign

papers. Ensure you understand them fully, and that they are checked by an independent solicitor.

6 Consider French inheritance law and tax. French law affects your estate in different ways from English law. It is imperative that you understand the effects – this may be highly complex, with a real risk of 60% tax.

STARTING A BUSINESS



Sally Stone started Les Bons Voisins Property Management in 2002. She is now CEO of the LBV Group which caters for all aspects of property in France.

LBV Group

Tel : 00 33 (0) 2 96 24 74 27
www.propertymanagementinfrance.com

- 1 Choose your location carefully.**
Don't isolate yourself. If you do it will hamper the networking which is an essential part of any new business.
- 2 Prepare realistic budgets.**
Your business will be a new start up with limited turnover so expecting it to fund your lifestyle quickly is unrealistic.
- 3 Take advice ...** and not purely from internet forums where opinion is often passed off as fact! Be prepared to chat with professionals.
- 4 Ask yourself: 'Is there a need for my business in France?'**
Is it a tried and tested? Do potential customers have the budget to buy from you?
- 5 Define your market and research it.**
Are there other people in the area doing the same thing? If so, this need not be bad! It means there is an existing demand!
- 6 Study the French language or you are handicapping yourself.**
This part takes effort but your skill with the French language is part of your business requirement.
- 7 Research how 'new business start ups' work in France** and be aware of the social charges one is obliged to pay.
- 8 completely reinvent yourself and expect that it will work** especially in a new country too. Utilise your old skills, albeit it in a new way.
- 9 Your qualifications may not be recognised in France** without further study and examinations. Check with the office local appropriate to your base.
- 10 Consider a franchise.**
More and more of those planning to live in France are hoping to start a business and earn a living, so competition is increasing. Consider a franchise from an established business with a good reputation. Their hand-holding can really help your dream come true!

HOLIDAY ACCOMMODATION



Liz Rodgers is general manager of Holiday France Direct, a Brittany Ferries brand.

Holiday France Direct

Tel 0871 244 1245
www.holidayfrancedirect.co.uk

- 1** Decide on your target market, as the type of guest you wish to rent to will determine how you furnish, equip and decorate your property. For example, if you're targeting families, you'll need to make sure to supply baby and toddler equipment, and a washing machine and dishwasher will be a must. And whoever you decide to rent your property to, WiFi is a must these days.
- 2** Budget carefully to ensure you meet your financial expectations. Do your homework on the rental rates other property owners in your area are charging, so that you can make an informed decision on where to pitch your rates. Keep your rate structure simple, along with any special offers you may need to discount unsold weeks.
- 3** Organise your booking procedures so you can respond swiftly to enquiries and booking requests. Prospective guests expect to hear back from owners promptly and for their bookings to be supported by clear terms and conditions and payment procedures. Even if you can't accommodate a booking request, it's only courteous to reply to emails and this keeps the door open for future enquiries.
- 4** Market your rental well, as the book direct holiday property market is very competitive. Using an advertising website like Holiday France Direct takes away a lot of the work. However, you still need to supply attractive images and plenty of information about what to see and do, as well as clear, accurate property details and pricing. Don't forget that our properties advisors are on hand to assist you to get the most from your advertising.
- 5** Deliver what it says on the tin. Our long experience as part of the Brittany Ferries group is that you must deliver what you advertise, and properties must be well maintained and spotlessly clean. And if a guest complains, deal with this positively and efficiently to minimise disruption and the risk of drawn-out confrontation

FRANCE Calendar 2016 order form

The easiest way to order is online -

www.subscriptionsave.co.uk/CFCC0156. You can also preview the calendar and upload gift messages online.

Want to order more than 1 gift calendar?

Simply photocopy this form and attach it to the order.

STEP 1 YOUR DETAILS

Mr/Mrs/Miss/Ms	
Address	
Postcode	Telephone*
Email*	

GIFT RECIPIENT

Mr/Mrs/Miss/Ms	
Address	
Postcode	

Your personal gift message to accompany the calendar

To
Message
From

STEP 2 YOUR ORDER

PERSONAL ORDER

Please send (write quantity)
calendar(s) to me, at my address

Personal orders
will be dispatched
from September.

GIFT ORDER

Please send (write quantity)
calendar(s) direct to friends/relatives

Gift calendars will
be dispatched
from October.

STEP 3 ORDER SUMMARY AND PAYMENT

PAY BY CHEQUE

☐ I enclose a cheque made payable to Archant
Community Media Ltd

PAY BY CREDIT/DEBIT CARD

☐ I authorise Archant Community Media Ltd to charge
my: Visa / Mastercard / Maestro / Amex
(delete as applicable)

CARD NO

EXPIRY DATE MAESTRO VALID FROM ISSUE NO

SIGNATURE DATE

ORDER SUMMARY

Total number of France calendars ordered

Total cost of calendars ordered £

Total of additional postage costs £

If outside UK, remember to add
postage cost per calendar (£2.00
to Europe or £3.50 to the RoW) to
your total payment.

TOTAL COST OF ORDER

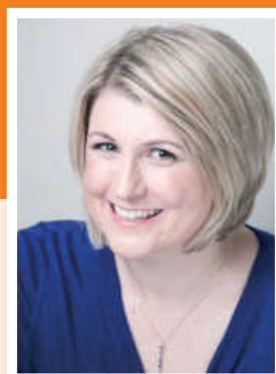
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TERMS: *£8.99 is the price per calendar when you order 4 or more. The RRP is £11.99 per calendar. Two calendars will cost £10.99 each, three calendars will cost £9.99 each. Prices include P&P to any UK address. Overseas addresses will incur additional charges. For postage to Europe please add £2.00 per calendar and to the rest of the world please add £3.50 per calendar. Personal orders will be dispatched from September. Gift calendars will be dispatched from October. We will use your details to communicate with you about your FRANCE Calendar order.



Dear Reader

We have loved choosing the 14 beautiful glossy photographs that make up the *FRANCE Calendar 2016*. Each one depicts a beautiful time and place in the country you love and promises to inspire future trips and evoke happy memories as you turn each page through the year. The *FRANCE Calendar* makes the perfect gift for family and friends, so why not treat them as well as yourself this year?

Bon voyage!

Carolyn

FRANCE Magazine Editor

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Enjoy France all year...

FRANCE *Calendar 2016*

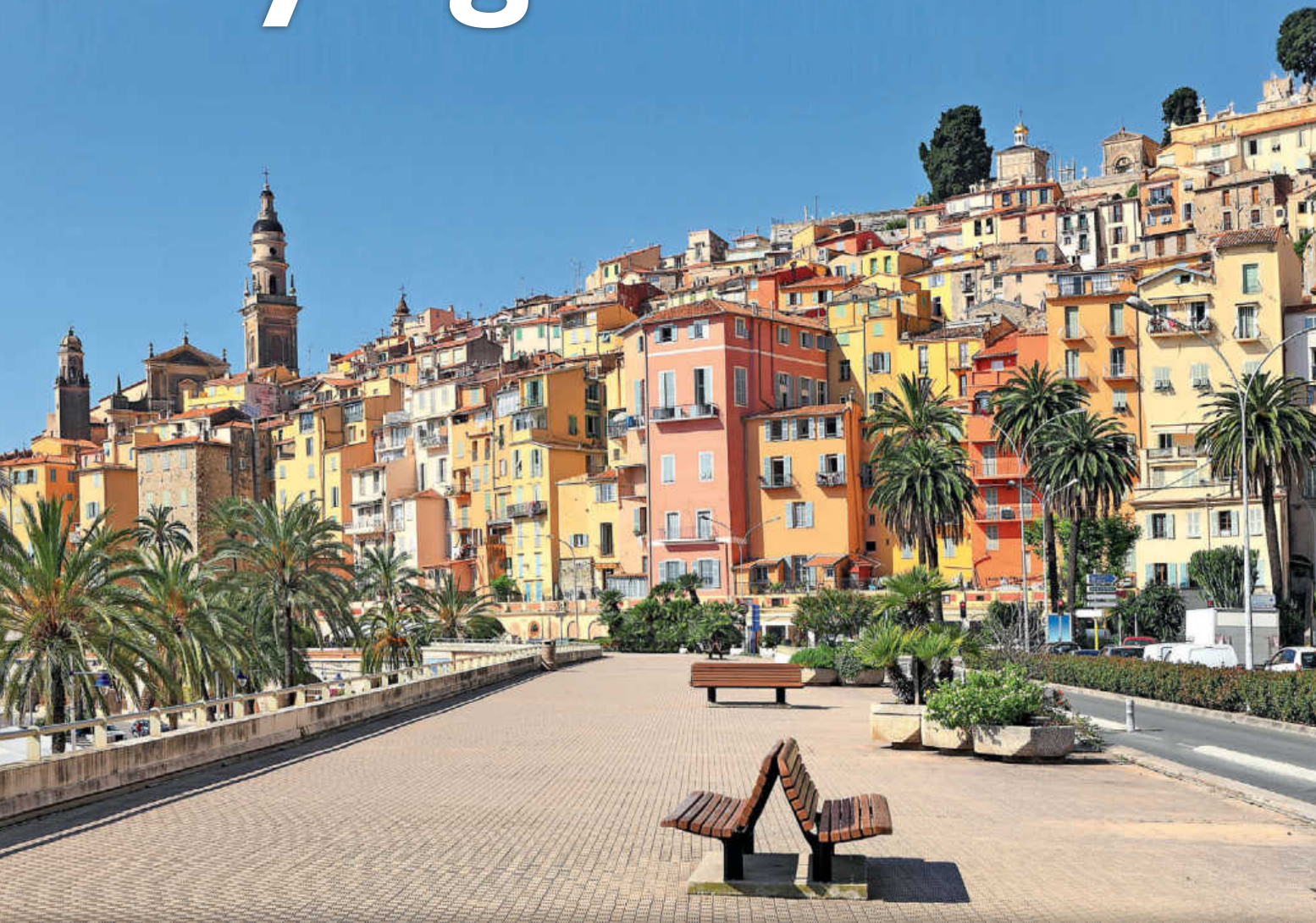
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The Living France GUIDE TO...

THE DIY MARKET

Fancy a spot of DIY? **Kate McNally** reveals the numerous experts on hand to help you jump on the bandwagon

It was an eventful start to 2015 in the French DIY, or '*bricolage*', market.

First, the government finally pushed through Sunday opening hours for DIY stores, breaking the country's holy grail of protecting the Sabbath as a day of rest, despite more than 100 years of secular rule. There was strong resistance from unions and some quarters of parliament amid concerns of abusing employee rights and opening the floodgates for wider Sunday trading, plus cries of 'why them and not us' from many other retailers, but in the end the DIY sector alone was legally granted the right to open its doors to Sunday DIYers.

Then, in March, UK DIY retail giant Kingfisher, already dominant in Europe, failed in its bid to take over Mr.Bricolage, one of France's leading DIY stores. The move, which would have seen more than 80% of sales in the French DIY sector passing through the tills of just two major groups (the other being Adéo), was scuppered at the 11th hour by franchise owners in the Mr.Bricolage chain – who were also shareholders – fearing store closures required by competition authorities.

So, with longer opening hours and no store closures on the horizon, 2015 could well give the market a welcome boost. Following years of solid growth at the turn of the millennium and average annual increases of 3-4%, last year saw sales rise just 0.8% to €24 billion, suggesting the market could be reaching maturity. However, Unibal, the trade body for the DIY and garden commercial sector, believes that '*bricoleurs*' (as the French call their have-a-go handy men and women) are no less enthusiastic than before, with surveys indicating that more than a third of the population cite home improvement as their top priority. The finger has been pointed at the seemingly lingering economic slump, which is



said to be stifling growth in the property and building markets; key drivers of DIY activity.

Still, Sunday opening will undoubtedly increase footfall in coming months and could even attract new *bricoleurs* into the fold.

WHERE TO GO

France boasts close to 2,200 DIY stores on the edge of towns and villages across the country, according to the FMB (Fédération des Magasins de Bricolage).

The major DIY chain stores (*see below*) accounted for more than three quarters (77%) of sales last year, with the Adéo and Kingfisher groups taking the lion's share. Smaller DIY wholesalers, such as Point.P and Gedimat, picked up 17% of sales, with independents accounting for 3%; general supermarket chains,

MAJOR DIY CHAINS

• Leroy Merlin (Adéo group)

– as the leader in France, Leroy Merlin has 121 major stores across the country offering more than 60,000 DIY, home improvement and garden products. The warehouses are large – 6,500m² to 14,000m² – and situated principally in large towns and cities. (Bricoman, Bricocenter, Aki and Weldom complete the Adéo portfolio.)

• Castorama (Kingfisher group)

– second largest DIY chain in France with 103 outlets. The average surface area of a Castorama store is 10,000m², holding a range of around 50,000

renovation, home and garden products.

• **Mr.Bricolage** – specialising in offering convenient DIY outlets situated in medium-sized conurbations, Groupe Bricolage has close to 800 stores across France, the majority being franchises. In terms of sales, the group is third largest in the French DIY market.

• **Bricomarché** – the DIY sister company of well-known supermarket chain Intermarché and part of the Les Mousquetaires group, Bricomarché was launched in 1979 and is currently the largest

network of independent DIY specialists with more than 500 stores across France. Often positioned on the same site as an Intermarché supermarket, the product range includes animal goods as well as home and garden products.

• **Bricorama** – another DIY chain focused on offering convenience shopping in medium-sized towns, Bricorama has more than 100 stores in France with a range of more than 60,000 products. Created in 1975 with a Paris store, Bricorama bought the continental European outlets of Wickes Group in 1997. 



2% and e-commerce sites, 2%.

The DIY giants are leading the way with innovative ideas to boost sales. Already equipped with knowledgeable staff tasked with providing advice about products and services, they are now promoting a sense of greater collaboration with the aim of teaching and reassuring newcomers who lack confidence in their DIY skills. Leroy Merlin, for example, has set up in-store 'fab labs' – dedicated areas where customers can try out new tools and skills – while its competitor Castorama is looking to create a sort of 'DIY Wikipedia'. The key target of these initiatives is the white-collar worker (more cash, fewer manual skills) who they would like to tool up and train up.

BUILDING PERMISSION

Generally speaking, French regulations are less onerous than in the UK when it comes to matters of minor home improvements, and

unless you are planning an extension or new outbuilding, the chances are you won't need to seek building permission.

For extensions with a surface area of less than 20m², you don't need a building permit, as long as the final ground surface area of the house with the new extension does not exceed 170m². If you do need to obtain a permit, make an initial request at the *mairie* as it is usually the mayor who grants permission on behalf of the local community. The *mairie* will also be able to tell you if there are any specific issues relating to the local plan that could affect your request.

Once permission is granted, work must commence within two years, or the *permis de construire* expires. And once started, any delay or halt to the work cannot exceed one year without the need to reapply. You must also display a panel visibly on site, giving details of the work being carried out, the expected time schedule, etc.

DISCOUNT DIY STORES

- **Brico Dépôt (Kingfisher group)**

– opened in 1993, Brico Dépôt is the leading discount DIY store in France and ranked third in the country overall. It currently has more than 110 outlets in France, which have a warehouse style (or 'dépôt') interior of between 3,000m² and 6,000m² to facilitate a fast, efficient service for both professionals and amateurs. Last year the chain welcomed its first franchise store into the fold.

- **L'Entrepôt du Bricolage** – owned by the Samse Group, the first 'entrepôt' was opened in 1996. Today there are more than 340 warehouses across France, with a similar format to Brico-Dépôt, with large quantities of stock to avoid delays and competitive prices.

- **Bricoman (Adéo group)** – also targeting professionals with long opening hours, guaranteed stock, lower prices and even a breakfast service for early starters, Bricoman has opened 38 stores since launching in 1998.



OTHER DIY RETAILERS

DIY ON TV...

At the end of last year, France's leading satellite broadcaster Canal+ closed its channel Maison+ dedicated to property, including earlier episodes of the UK's *Grand Designs* series. Similarly, some of the more popular DIY programmes are either being moved across from mainstream channels to niche cable or internet channels – as is the case for *Tous Ensemble* (the programme which sees villagers and professionals work together to help a local family in house distress) formerly on TF1 – or are being pulled altogether, for example *D&Co* with Valérie Damidot (similar to the BBC's *DIY SOS*) on M6.

But interest in the more informative home improvements and house-selling programmes remains strong. M6 continues to do well with *Maison à Vendre* and *Recherche Appartement ou Maison*, presented by the new darling of French TV Stéphane Plaza. Another Stéphane (Thebaut), meanwhile, has become an icon presenting *La Maison France 5*, while the programme *Téva Déco* has become an institution set to celebrate its 20th

- **Point.P** – primarily targeting the building trade, the majority of staff in its 900 outlets are qualified tradesmen who can offer help and advice.
- **Gedimat** – an independent building and DIY retail chain for professionals and individuals, Gedimat has 387 stores in France. In

2008, the business launched Gedibois specialising in the provision of wood materials.

- **Lapeyre** – from humble beginnings as a small family business in the 1930s, Lapeyre has developed into a popular chain for keen renovators, reputed for its fitted kitchen

and bathroom range as well as for its wooden interiors.

- **BigMat** – launched in 1981 with the aim of becoming the largest building and DIY chain in Europe, BigMat currently has 348 outlets across France (and 835 in total in Europe). It operates as a cooperative in France.

anniversary next year.

It seems the future for home and house television also has a place on the internet, an ideal format for re-runs in particular. M6 has moved the Home Time channel across to its M6Play internet platform, launching its new programme *Décodeuse* directly online.

AND IN MAGAZINES...

House and DIY magazines, meanwhile, continue to hold their own on the newsagents' shelves. Among the leading titles are *Maison Créative*, *Art & Décoration*, *Elle Décoration*, *Maison & Travaux*, *Le Journal de la Maison*,

Système D, *Campagne Décoration*, and the regional magazine series led by *Maisons Côté Sud*.

Nearly all the bigger DIY chains produce their own free 'guide-style' titles, however Leroy Merlin's paid-for magazine *Du Côté de Chez Vous* holds its own in the paid-for market, inevitably helped by the TV programme of the same name available for replay on TF1. **LF**

NEXT MONTH...

THE ROLE OF THE PHARMACY

All you need to know about this vital local service.

Architects and surveyors

If you're thinking of buying property in France, or organising for work to be carried out, you'll need to know how architects and surveyors operate across the Channel – here are the top five things to be aware of

1 THINGS ARE DIFFERENT IN FRANCE

It is rare for structural surveys to be carried out in France, but you can commission one through a surveyor; or, do as the French do and ask an architect or builder to come and take a look at the property in person.

2 OFFICIAL REQUIREMENTS – WHAT YOU NEED TO KNOW

Reports (*diagnostics*) on termites, lead and asbestos can be mandatory, depending on where the property is located. An energy-efficiency report called a DPE (Diagnostic de Performance Énergétique) is mandatory countrywide.

A drainage report for properties not on mains drainage and a natural disaster risk report must also be provided. The vendor pays for all of these.

3 BRINGING AN OLD PROPERTY BACK TO LIFE IS WORTH DOING WELL

Even if you have experience of renovating properties in the UK, bear in mind that though common sense and logic will take you far, it's also worth considering employing an architect or project manager. Their technical knowledge, paired with experience of working to French rules and regulations, can make your project go far more smoothly, allowing you to focus your

attention on details you might otherwise not have had time to consider.

4 PLANNING PERMISSION

Where a property has a SHON (*surfaces hors oeuvre nette* – i.e. net habitable surface area) of more than 170m², or where an extension to an existing property exceeds this figure, it is necessary to use a qualified and French-registered architect listed with the Ordre des Architectes to prepare and submit a planning application (visit www.architectes.org for more).

5 FIND THE RIGHT PERSON FOR THE RIGHT JOB

In France there is a separate trade, and therefore a separate tradesperson (*artisan*) for each task on a building project. When it comes to sourcing the most appropriate *artisan* for the task in hand, make your decision wisely and take the time to ask for recommendations – your local *mairie* is a good starting point, especially if you want to make sure that the materials and techniques to be used are in keeping with your area.



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Hands-on *at home*

If taking on a spot of DIY is high on your home improvement list, you'll need the terms on the tip of your tongue. **Alice Phillpott** shares the essential vocabulary for the tools of the trade

Selon un sondage réalisé l'an dernier, 80% des Français se disent "adeptes" du bricolage. Le budget moyen alloué par un foyer français au bricolage est de €940 par an. En temps de crise ou déprime, les consommateurs français trouvent refuge dans leur intérieur et se dévouent à la décoration de leur maison ou appartement.

Catherine et son mari Philippe se sont toujours intéressés à faire du bricolage. Tous les deux retraités, ils ont récemment acheté un grand mas en Provence. Disposant de beaucoup de temps libre, ils ont décidé de se concentrer sur l'aménagement de leur nouvelle maison. Comme beaucoup de Français, ils le considèrent comme un loisir et sont autodidactes en la matière.

Dans la cuisine

La cuisine étant la plus grande pièce dans la maison, c'est ici que le couple décide de commencer. Catherine aime l'idée d'installer une cuisine ouverte car elle croit que pour recevoir du monde c'est beaucoup plus convivial. Cela plaît à Philippe, qui est séduit par l'idée de pouvoir cuisiner tout en continuant à discuter avec les invités.

Après avoir fait quelques recherches en ligne, samedi matin ils se rendent à Leroy Merlin dans la zone commerciale afin de se renseigner davantage sur les différents produits proposés. C'est une enseignes qu'ils



connaissent bien et à laquelle ils font confiance. En arrivant au rayon cuisine, ils expliquent au vendeur qu'ils cherchent surtout des meubles clairs avec une finition satinée.

Grâce aux conseils professionnels leur choix est enfin fait. Ils optent pour un modèle qui comprend un plan de travail, des tiroirs, ainsi que de nombreux espaces de stockages. Pour la mise en oeuvre, la cuisine est à monter soi-même ce qui ne poserait aucun problème à Philippe, l'homme à tout faire!

Dans la salle à manger

À côté de la cuisine se trouve la salle à manger, la plus petite pièce de la maison. Catherine a lu que l'on peut toutefois

l'agrandir en jouant sur les couleurs. Elle ne veut surtout pas se tromper puisque c'est la pièce la plus fréquentée; celle où elle accueillera ses invités. Une fois la peinture sélectionnée elle vérifie les surfaces afin d'éliminer les clous et les petits trous et prévoit une sous-couche. L'application de cette peinture acrylique est facile, et elle dégage peu d'odeur. Quelques heures plus tard les murs sont secs et prêts pour une première couche.

Aussitôt que les murs sont peints, Catherine se met à réfléchir à la touche finale à apporter à ce nouvel espace, et particulièrement aux accessoires de décoration à y disposer. Inspirée par un style vintage elle a hâte de fouiller dans les brocantes pour récupérer des beaux articles.

Dans la salle de bains

Philippe est motivé pour y effectuer des travaux car il aimerait avoir une salle de bains qui s'ouvre directement sur leur chambre à coucher. Équipée déjà d'une douche, d'un lavabo et de toilettes, ils souhaitent rajouter une baignoire dans cette pièce si spacieuse. Ce projet consiste en deux étapes et représente un vrai défi!

Julien, le frère cadet de Philippe est maçon. Ensemble ils forment une équipe formidable! La première tâche est la démolition de la cloison en plâtre qui sépare la chambre de la salle de bains. Heureusement, elle est moins épaisse qu'un mur porteur et présente par conséquent très

Vocabulaire

• Un sondage

A survey

• Le bricolage

DIY

• Se dévouer à qqch

To devote yourself to sthg

• L'aménagement (m)

The arrangement/layout

• Autodidacte (mf)

Self-taught

• Recevoir du monde

To receive guests/people

• Se rendre à

To go to

• Une enseigne

A logo/brand

• Le rayon

The department/section

• Les meubles (mpl)

Furniture

• Les conseils (mpl)

Advice

• Un plan de travail

A work surface

• Les tiroirs (mpl)

Drawers

• Les espaces de stockages

Storage space

• Mise en oeuvre

Implementation/application

• À monter soi-même

Self-assembly

• Un homme à tout faire

A handyman

• La peinture

Paint

• Les clous (mpl)

Nails

• Les trous (mpl)

Holes

• Une sous-couche

An undercoat



Test your French

Unscramble the letters to reveal household items mentioned in the text, and the part of the house they can be found in.

1 PACENA

2 GOREINIBA

3 ITRASLEC

4 USEMLEB

5 SEHICA A LEUBACS

6 RIOTSRI

Check your answers on page 89

peu de risque. Il faut d'abord préparer le **chantier**. Ensuite, ils s'équipent d'un masque et de lunettes pour les protéger de la **poussière**. Et c'est parti! Catherine en profite pour sortir les chiens; elle ne supporte pas le bruit affreux du **marteau-piqueur**!

Dans le jardin

Passionnée de la nature, Catherine a toujours rêvé de créer et d'entretenir son propre jardin. Quand ils ont acheté la propriété elle était ravie d'y découvrir un grand espace ouvert, un peu **comme une toile blanche** sur laquelle elle pouvait libérer sa créativité. Pour optimiser le

potentiel détente du jardin, elle décide avant tout d'aménager une belle terrasse. Elle a choisi un joli **gravier** pour garder l'aspect naturel. Pour le poser la procédure est assez simple. Elle doit **décaisser** la terre, garnir la surface d'une couche de gravier et puis la tasser au **râteau**.

Quant aux meubles, elle pense y déposer un canapé moelleux et **une chaise à bascule**. Finalement, pour **égayer** l'espace elle compte y poser des fleurs en pots. Catherine est contente de ce coin cosy qui est à proximité de la maison. C'est un havre de paix idéal pour dîner, **bouquiner** ou tout simplement se détendre après une journée fatigante! **LF**

• **Dégager**
To give off/release

• **Sec/sèche**

Dry

• **Avoir hâte de faire qqch**

To look forward to doing sthg

• **Fouiller**

To search/rummage

• **Un défi**

A challenge

• **Une cloison**

A partition/dividing wall

• **Le chantier**

The construction site

• **La poussière**

Dust

• **Un marteau-piqueur**

A pneumatic drill

• **Une toile blanche**

A blank canvas

• **Le gravier**

Gravel

• **Décaisser**

To dig/excavate

• **Un râteau**

A rake

• **Une chaise à bascule**

A rocking chair

• **Égayer**

To brighten up

• **Bouquiner (inf.)**

To read

Five minute *French*

Test your language skills and improve your vocabulary with these fun French games

LES MOTS CACHÉS

If the clue is in French you need to look for the English equivalent and vice versa – it's simple

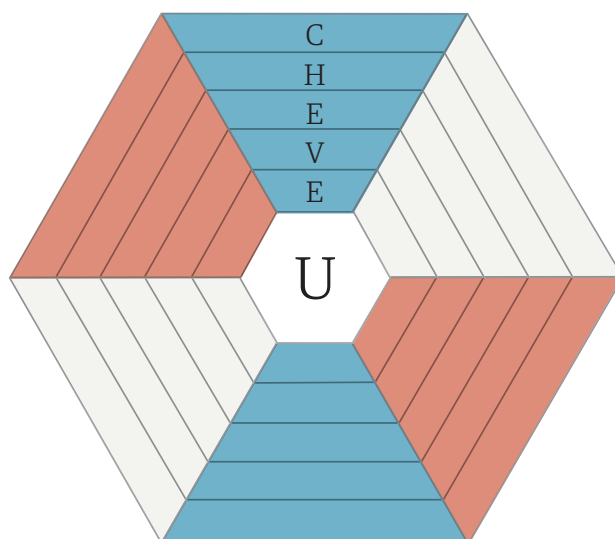
I	R	F	H	Y	M	J	I	K	O	L	P	I	D
B	G	A	W	H	U	K	I	O	L	F	N	U	J
H	A	M	M	E	R	B	G	T	K	I	O	O	L
N	H	Y	T	D	E	P	V	F	T	C	B	H	Q
B	V	G	T	U	H	O	U	S	E	I	B	G	V
V	U	B	H	A	S	U	V	R	J	M	B	G	Q
F	D	I	G	T	K	T	N	A	S	E	B	Y	T
V	E	G	L	B	H	R	V	Q	E	N	V	R	U
M	S	B	A	D	H	E	L	M	E	T	B	A	G
F	S	V	G	I	I	N	J	S	L	O	Y	V	G
V	I	B	A	F	O	N	D	A	T	I	O	N	S
H	N	V	A	Q	U	C	G	V	B	H	J	K	S
V	B	P	E	R	M	I	T	B	T	Q	D	M	O
V	G	T	J	A	N	E	H	R	H	N	A	J	T

marteau
beam
casque

cement
bâtiment
foundations

permis (n.)
design
maison

L'Hexagone



Use the clues in English below to work out the 6 six-letter French words that all end in the letter 'U'. The first one has been done for you to show you how it's done.

hair (*cheveu*)

lamb

Gemini

scissors

hamlet

bird



The perfect match

Match the picture to the correct word

un artisan
un devis
un chantier

WHERE AM I?

Je suis... une île française, je suis située dans l'océan Indien, je suis un département et une région d'outre-mer français.

Je suis... une ville dans la région de Midi-Pyrénées, on me connaît pour la technologie aéronautique, ainsi que pour les saucisses qui portent mon nom.

Unscramble the letters to find four French verbs

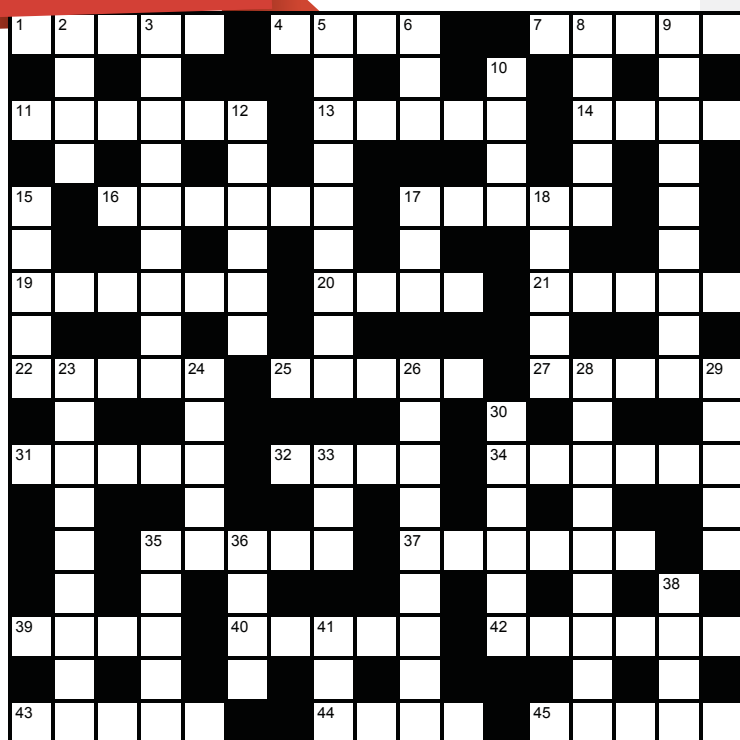
- 1 meceomrcn
- 2 reaavrtlli
- 3 inrif
- 4 èreft



Tongue twisters (les virelangues)

Fruits frais, fruits frits, fruits cuits, fruits crus.
Fresh fruit, fried fruit, cooked fruit, raw fruit.

Crossword



Across

- 1 paw (of a dog) (5)
4 pungent, sharp, acrid (4)
7 novel (as in book) (5)
11 sting (e.g. bee sting) (6)
13 ideas (5)
14 green (4)
16 ring (sing.) (as in 'the lord of the rings' - 'le Seigneur des ...') (6)
17 proud (fem.) (5)
19 house (6)
20 grey (4)
21 kid, boy, young lad (5)
22 pen (5)
25 Thursday (5)
27 'I was' - 'J...' (5)
31 'online sales' - 'la ... en ligne' (5)
32 with (4)
34 to please (6)
35 clapped-out, knackered (familiar) (5)
37 factories (6)
39 sky, or 'heavens' (4)
40 to dream (5)
42 whole, complete (6)
43 fresh OR costs (legal expenses) (5)

Down

- 44 'she will be' - 'elle ...' (4)
45 enough (5)
2 'in my opinion' - 'à mon ...' (4)
3 sunflower (9)
5 'brain surgery' - '... de cerveau' (9)
6 summer (3)
8 'open the door' - '... la porte' (5)
9 afternoon (5-4)
10 Asia (4)
12 'He puts out the candle' - 'il ... la bougie' (6)
15 loved (masc. plural) (5)
17 faith (religious belief) (3)
18 rule (regulation, law) (5)
23 treasurer (9)
24 to obey (5)
26 to discover (9)
28 transvestites (9)
29 sister (5)
30 barely, hardly (1,5)
33 life (3)
35 that (one) - '...là' (5)
36 to be (4)
38 mother (4)

WIN!

a 12-month subscription to *Living France*

Put your French to the test and complete this month's crossword to be in with a chance of winning a 12-month subscription to *Living France*. The closing date for entries is 25 Sep 2015.



ANSWERS TO THE AUGUST ISSUE:

Across: 8 Thé, 9 Manche, 10 Ananas, 12 Vite, 13 Ignoré, 14 Cidre, 15 Pilule, 16 Serviette, 20 Loisir, 24 Retour, 25 Endroit, 26 Établi, 28 Exprès, 30 Allumette, 32 Bouger, 35 Roman, 37 Ouvert, 38 Rien, 40 Piéton, 41 Soldat, 42 Fer.

Down: 1 Choisi, 2 Racine, 3 Scène, 4 Beurre, 5 Eau, 6 Bâtiment, 7 Hair, 11 Depuis, 17 Verte, 18 Toute, 19 Nids, 21 Outil, 22 Reine, 23 Bois, 27 Brûlants, 29 Pauvre, 31 Tousse, 32 Bateau, 33 Épeler, 34 Règle, 36 Oeil, 39 Une.

The winner of the July crossword is: Ms A. E. Day

To enter our prize crossword competition, complete the grid and fill in your details in the coupon below, then send them by post to: *Living France Crossword Competition, Cumberland House, Oriol Road, Cheltenham, GL50 1BB* quoting ref: CROSSLFAUT15

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
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On the *map*

Use our detailed map to help plan your route and understand France's departmental and regional boundaries

THE DEPARTMENTS

Each of France's 96 departments is listed below with the departmental capital, or préfecture, in brackets. The places indicated by this symbol  on the map opposite are the regional capitals.

- | | | | |
|---|-------------------------------------|---|---|
| 01 Ain (Bourg-en-Bresse) | 24 Dordogne (Périgueux) | 50 Manche (St-Lô) | 73 Savoie (Chambéry) |
| 02 Aisne (Laon) | 25 Doubs (Besançon) | 51 Marne (Châlons-en-Champagne) | 74 Haute-Savoie (Annecy) |
| 03 Allier (Moulins) | 26 Drôme (Valence) | 52 Haute-Marne (Chaumont) | 75 Ville-de-Paris (Paris) |
| 04 Alpes-de-Haute-Provence (Digne) | 27 Eure (Évreux) | 53 Mayenne (Laval) | 76 Seine-Maritime (Rouen) |
| 05 Hautes-Alpes (Gap) | 28 Eure-et-Loir (Chartres) | 54 Meurthe-et-Moselle (Nancy) | 77 Seine-et-Marne (Melun) |
| 06 Alpes-Maritimes (Nice) | 29 Finistère (Quimper) | 55 Meuse (Bar-le-Duc) | 78 Yvelines (Versailles) |
| 07 Ardèche (Privas) | 30 Gard (Nîmes) | 56 Morbihan (Vannes) | 79 Deux-Sèvres (Niort) |
| 08 Ardennes (Charleville-Mézières) | 31 Haute-Garonne (Toulouse) | 57 Moselle (Metz) | 80 Somme (Amiens) |
| 09 Ariège (Foix) | 32 Gers (Auch) | 58 Nièvre (Nevers) | 81 Tarn (Albi) |
| 10 Aube (Troyes) | 33 Gironde (Bordeaux) | 59 Nord (Lille) | 82 Tarn-et-Garonne (Montauban) |
| 11 Aude (Carcassonne) | 34 Hérault (Montpellier) | 60 Oise (Beauvais) | 83 Var (Toulon) |
| 12 Aveyron (Rodez) | 35 Ille-et-Vilaine (Rennes) | 61 Orne (Alençon) | 84 Vaucluse (Avignon) |
| 13 Bouches-du-Rhône (Marseille) | 36 Indre (Châteauroux) | 62 Pas-de-Calais (Arras) | 85 Vendée (La Roche-sur-Yon) |
| 14 Calvados (Caen) | 37 Indre-et-Loire (Tours) | 63 Puy-de-Dôme (Clermont-Ferrand) | 86 Vienne (Poitiers) |
| 15 Cantal (Aurillac) | 38 Isère (Grenoble) | 64 Pyrénées-Atlantiques (Pau) | 87 Haute-Vienne (Limoges) |
| 16 Charente (Angoulême) | 39 Jura (Lons-le-Saunier) | 65 Hautes-Pyrénées (Tarbes) | 88 Vosges (Épinal) |
| 17 Charente-Maritime (La Rochelle) | 40 Landes (Mont-de-Marsan) | 66 Pyrénées-Orientales (Perpignan) | 89 Yonne (Auxerre) |
| 18 Cher (Bourges) | 41 Loir-et-Cher (Blois) | 67 Bas-Rhin (Strasbourg) | 90 Territoire-de-Belfort (Belfort) |
| 19 Corrèze (Tulle) | 42 Loire (St-Étienne) | 68 Haut-Rhin (Colmar) | 91 Essonne (Évry) |
| 2a Corse-du-Sud (Ajaccio) | 43 Haute-Loire (Le Puy) | 69 Rhône (Lyon) | 92 Hauts-de-Seine (Nanterre) |
| 2b Haute-Corse (Bastia) | 44 Loire-Atlantique (Nantes) | 70 Haute-Saône (Vesoul) | 93 Seine-St-Denis (Bobigny) |
| 21 Côte-d'Or (Dijon) | 45 Loiret (Orléans) | 71 Saône-et-Loire (Mâcon) | 94 Val-de-Marne (Créteil) |
| 22 Côtes-d'Armor (St-Brieuc) | 46 Lot (Cahors) | 72 Sarthe (Le Mans) | 95 Val-d'Oise (Pontoise) |
| 23 Creuse (Guèret) | 47 Lot-et-Garonne (Agen) | | |
| | 48 Lozère (Mende) | | |
| | 49 Maine-et-Loire (Angers) | | |

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Manche, Normandy

One of the most striking features of this property are the beautifully planned and maintained gardens which provide lots of interest throughout the year and different terraces and seating areas to enjoy it. Renovation works were carried out in 1996.

171,000 €



Finistère, Brittany

Nice house near town centre. Basement : garage for 2 cars, boiler room, laundry, one bedroom with toilets. Ground floor: kitchen equipped, living room, 2 bedrooms, shower room, toilets. Large terrace. Garden flowery (992m²). Living space : around 95m². Central heating: Oil.

190,000 €



Mayenne, Pays de la Loire

Imposing south-facing village house, recently renovated and providing a comfortable two bedroom house with attractive large kitchen/ living room. Enclosed garden (243m²) with sun terrace, mature planting, lawn and garden shed/ workshop. Separate garage.

71,175 €



Deux-Sèvres, Poitou-Charentes

XVth century logis, in a medieval village, with amenities, close to Parthenay, 79200. Lovely fireplace, 300 m² habitable with outbuildings on 2,7 hectares of land. Swimming pool. Very nice location for: the view, the peace, to relax, nice walks by the river Thouet.

345,000 €



Jura, Franche-Comte

Located 30 minutes from LONS LE SAUNIER and LOUHANS, sell farm level, of approximately 116m² on adjoining land of 3000m². Includes: kitchen (23m²) with chimney pipe, stay (21m²) with vent fireplace, two bedrooms (16 and 20m²), cellar 6m², bathroom laundry (5m²), toilet.

115,000 €



Lot, Midi-Pyrenees

Stone house from the 18th century 20 min from the centre of Cahors. Modern comfort. Living/ dining room 45m² with an old fire place, kitchen 22m², 4 bedrooms (18m², 18m², 30m², and 14m²), one is independent with a shower room and toilets, bathroom with bath and shower 13m².

400,000 €



Lot, Midi-Pyrenees

Old house with outbuildings on a landscaped parc with swimming pool, pounds and river. 2.5 hectares of land. Ground level: living room 50m² with kitchen and fire place. Level 1: 2 bedrooms opening on a balcony, bathroom. Level 2: 2 bedrooms, shower room. Facing south.

409,500 €



Haute-Vienne, Limousin

A unique and well renovated family home. Gardens stretching to over one and a half hectares with great views from the balcony on the first floor. 2 charming bedrooms built into the attic space and two bathrooms and a good sized bedroom on the ground floor.

180,000 €



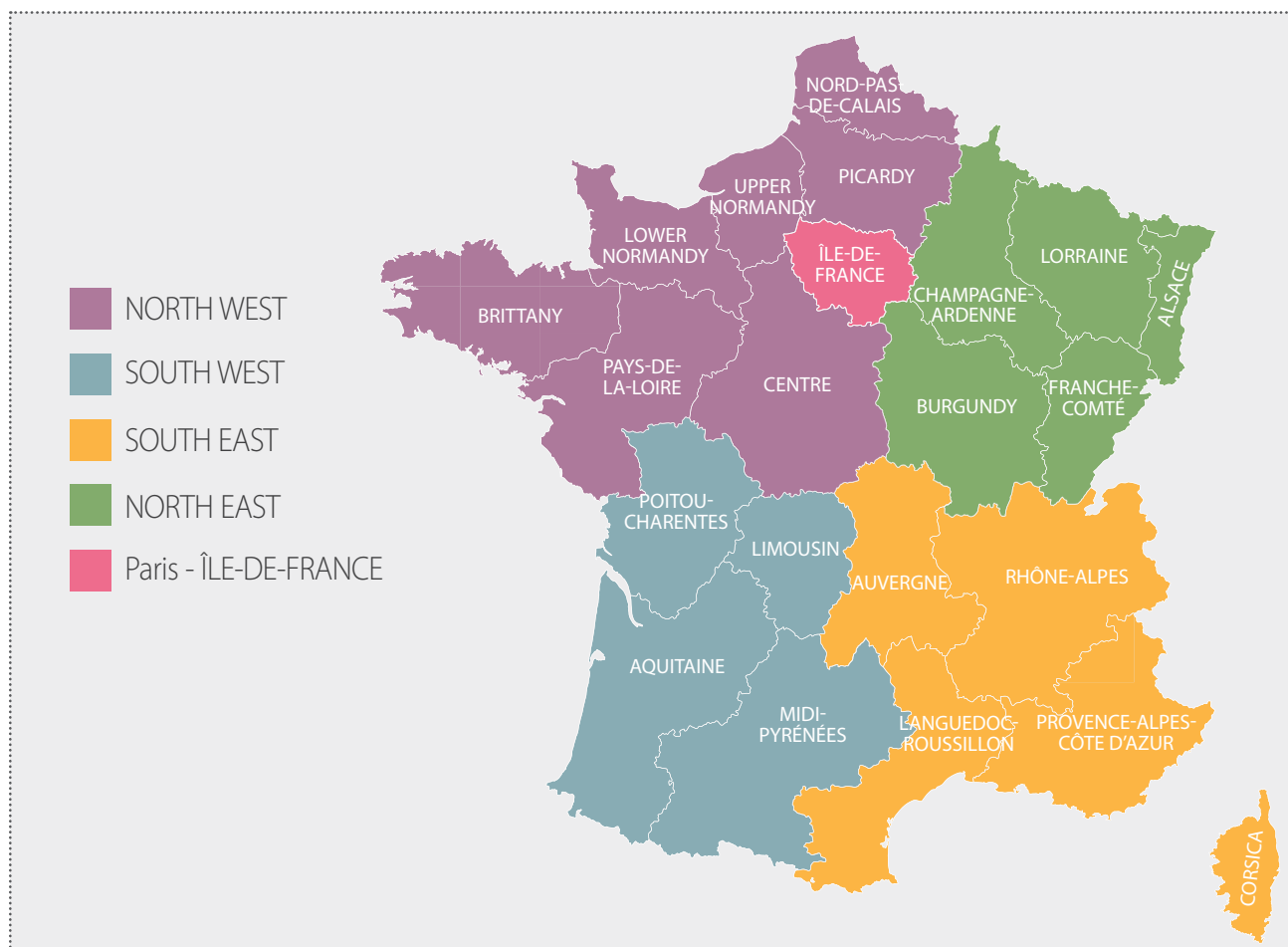
Côtes-d'Armor, Brittany

A well presented, refurbished house in a quiet hamlet close to a village with amenities. The house offers bright, spacious and flexible accommodation comprising on the ground floor a new kitchen, a living / dining room, a study / bedroom and a shower room with separate WC.

180,200 €

Property directory

Properties for sale, properties to let, services for your French home



Whether you're looking for a renovation project, the perfect holiday bolt-hole or that château you've always dreamed of, *Living France's* Property Directory should be the first place to look. With properties and agents covering most of France, you're sure to find something that catches your eye. To help you hit the ground running, we've put together a back-to-basics guide to buying a French property. *Bonne chance!*

BUYING PROPERTY


- **Vendor and buyer** agree on the price and terms of contract, including any conditional clauses (*clauses suspensives*) and any furniture included in the sale.
- **If it's a private sale**, it is unwise to rely on the vendor to supply accurate answers to all questions. Some information is best obtained from the local town hall; for other queries, consult the relevant authorities or call in an expert.
- **Agent's fees** (*les frais d'agence*) are usually included in the price and as such, paid by the buyer. Check this is the case. The *notaire's* fixed fees plus tax (*les frais de notaire*) are

also usually paid by the buyer and are on top of the purchase price. When buying privately, there will be no agent's fees but *notaire's* fees will still apply.

- **The preliminary sales contract** (*compromis de vente*) is drawn up by the agent or *notaire* and signed by both parties. If the buyer is buying privately from a vendor, it's the *notaire* who draws up the contract.
- **The buyer pays the deposit** (usually 5-10% of the purchase price) to the *notaire* and a seven-day cooling off period ensues, during which the buyer can withdraw (but the vendor cannot) and after which the

contract is legally binding.

If the buyer pulls out after this, he forfeits his deposit.

- **If you are going to buy with a mortgage**, now is the time to put in your application. However, it is wise to apply for a mortgage in principle before you start your property hunt, to avoid disappointment later.
- **If you are taking out a mortgage**, this will be a condition of the preliminary sales contract, giving you the possibility of pulling out should your application be turned down. Once the offer is official, it will be confirmed to the *notaire* and the contract becomes unconditional. 

- **The notaire handles the conveyancing**, which typically takes two to three months. When all the paperwork is ready, the *notaire* confirms the date and time of the signing of the *acte de vente*.

- **Reports on lead**, asbestos and flood zones (and in some areas, termites) are mandatory; the vendor pays for these. An energy-efficiency report (known as a DPE, or *diagnostic de performance énergétique*) is now also mandatory, while a natural disaster risk report (*état des risques naturels et technologiques*) has to be provided in addition. It specifies whether the property is within an area where there is a risk of flooding or other natural or technological disaster or accident.

- **The property has to be insured** in the buyer's name from the date of completion.

- **The buyer transfers the balance** of payment to the *notaire* prior to completion. On the day of completion, all parties meet the *notaire* to sign the contract (the buyer can appoint a proxy). Keys and an *attestation de vente* are handed over and ownership is transferred. The final *acte de vente* papers are sent out around six months later.

LAND & BUSINESS

- **Before buying a plot of land** you should check the *limite de la zone constructible* - even if the plot is large, you might only be permitted to construct on a limited part of it. The *plan local d'urbanisme* (PLU) is available at the *mairie* and will tell you what size property can be constructed on the plot. The PLU will also state whether the plot is a *terrain de loisirs*, which means that you cannot build on the land.

- **Buying a business follows** much the same procedure as buying property with the added factor of goodwill, or *fonds de commerce*. The local chamber of commerce can offer advice as well as statistics to verify a business's potential profitability. Make sure that the business is legitimate and properly registered by checking its SIREN or SIRET number. Seek professional accountancy and legal advice before proceeding with the sale.

DOS & DON'TS

Dos

- ✓ Do check the records of the property and land before making an offer; be clear about boundaries, rights of way and access.

- ✓ Do take legal advice on inheritance law.

- ✓ Do view the property on the day of completion before signing the *acte de vente*, which specifies that the purchase is 'sold as seen'.

- ✓ Do prepare any personal assets you intend to use for the purchase (eg give notice for any savings to withdraw, sell securities, etc).

- ✓ Do shop around in advance for the best currency exchange rate deals.

- ✓ Do remember to open a French bank account and make your mortgage application in good time.

- ✓ Do visit the Notaires de France website. It has lots of helpful information in English. www.notaires.fr

Don'ts

- ✗ Don't be tempted to sign a sales contract unless you are sure; once the cooling-off period is over, it is legally binding and if you pull out you will lose your deposit.

- ✗ Don't forget that the *notaire* will make a charge of 6.5-10% in addition to the purchase price (this amount is different for new builds). The cheaper the property, the higher the percentage charged; this amount consists of the *notaire's* fixed fees and tax.

- ✗ Don't forget to allow for the expense of an interpreter being present if your French language skills are poor; ask your agent or *notaire* about this, as they may be able to help.

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Haute Garonne €261,187

Ref: 55518 Traditional, character 4 bed / 1 bath village property with 1500m² land and lovely views.



Isere €122,080

Ref: 55561 245m² plot overlooking the lake and mountains in Porchery. Design your own dream home.



Bouches du Rhone €819,950

Ref: 35605 Beautiful stone mas in Arles near Camargue, set in over 7000m² with stables & outbuildings.



Cher €795,000

Ref: 42817 Beautiful, private 19thC chateau with gatehouse, stables, barns and 1.5Ha of park.



Haute Vienne €89,000

Ref: 55179 Fabulous 2 bed holiday cottage with garden, terrace and a short walk into Cussac town.



Rhone €390,000

Ref: 55497 18thC family home on a hill overlooking the vineyards of Beaujolais with permission for vines.



Charente €125,350

Ref: 55539 Single storey 1980's house in Chalais close to the river. 3 bedrooms, large garden and garage.



Haute Savoie €2,394,000

Ref: 50614 Luxury and modern living 20mins from Annecy, 40mins from Geneva. Cinema & heliport.



Var €588,000

Ref: 35135 Modern 3 bed villa with views over vines to the sea. Sun terrace, swimming pool and a garage.



Orne €199,000

Ref: 28094 140kms from Paris in the Normandy countryside is this 4 bed / 2 bath cottage style longere.



Dordogne €199,800

Ref: 55522 3 bed / 1 bath property with swimming pool and an acre of mature garden located near Cénac.



Aude €765,000

Ref: 54740 8 bed / 7 bath Maison de Maître on the Canal du Midi. Roof terrace and a secluded pool.



Deux Sevres €82,500

Ref: 53900 Cute 2 bed cottage with courtyard, garden and another garden not attached. 66kms to Poitiers.



Charente Maritimes €183,600

Ref: 55252 4 bed / 2 bath village centre residence ripe for refurbishment with apartment and garage.



Ardeche €645,000

Ref: 55209 Spacious 5 bed house with an independent gite, lovely pool, 2 / 3 car garage and 2.5 acres.



Haute Vienne €1,060,000

Ref: 26381 Equestrian property / gite complex with 21Ha, numerous stables and extensive facilities.

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Côtes-d'Armor (22) • Finistère (29)
• Ille-et-Vilaine (35) • Morbihan (56)

CENTRE

Cher (18) • Eure-et-Loir (28) • Indre (36)
• Indre-et-Loire (37) • Loir-et-Cher (41)
• Loiret (45)

NORMANDY

Calvados (14) • Eure (27) • Manche (50)
• Orne (61) • Seine Maritime (76)

PAYS DE LA LOIRE

Loire-Atlantique (44) • Maine-et-Loire (49)
• Mayenne (53) • Sarthe (72) • Vendée (85)

NORD-PAS-DE-CALAIS

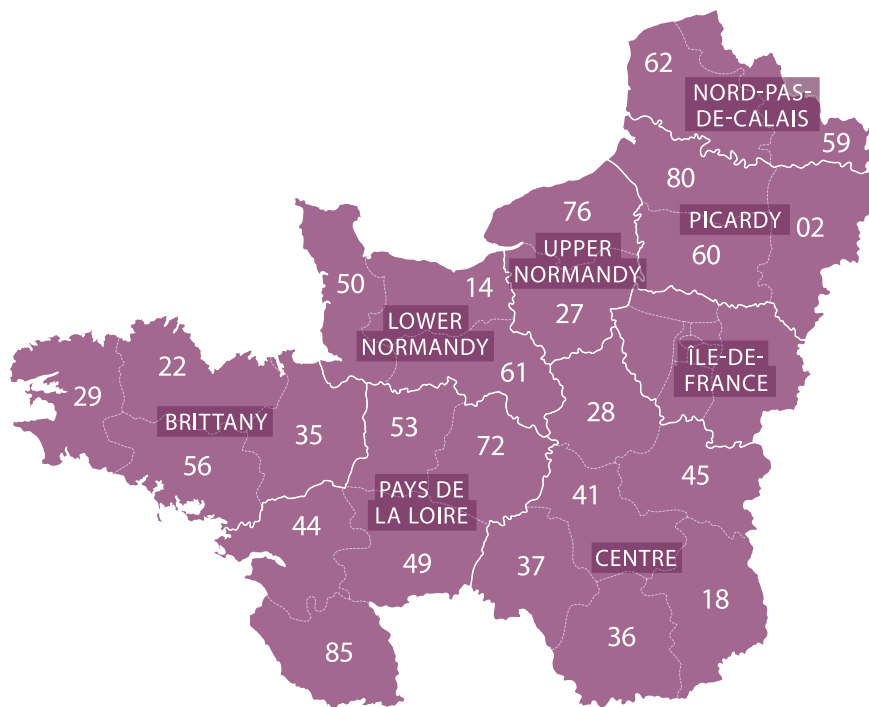
Nord (59) • Pas-de-Calais (62)

PICARDY

Aisne (02) • Oise (60) • Somme (80)

ÎLE-DE-FRANCE

Paris (75) • Essonne (91) • Hauts-de-Seine (92)
• Seine-Saint-Denis (93) • Seine-et-Marne (77)
• Val-de-Marne (94) • Val-d'Oise (95) • Yvelines (78)



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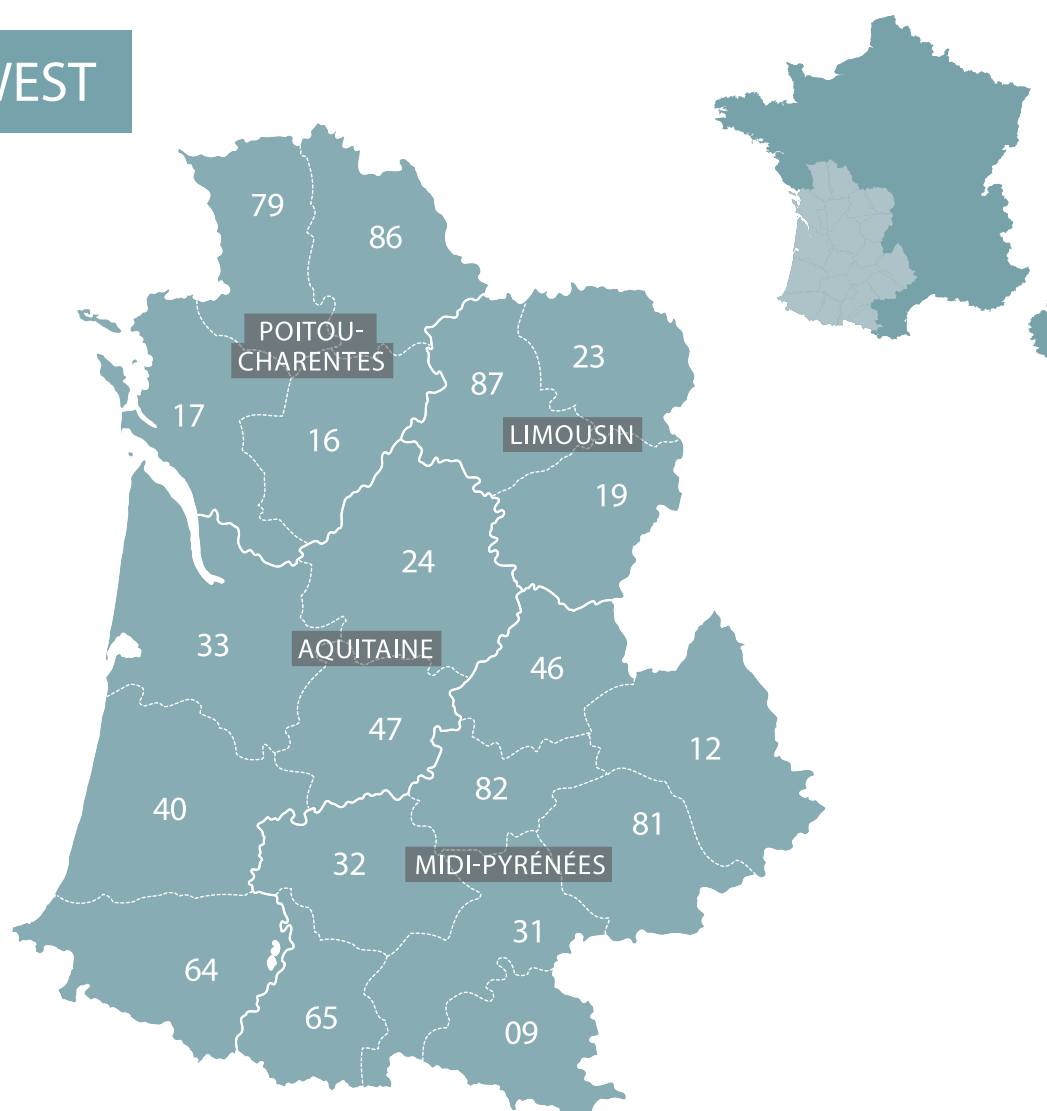
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SOUTH WEST



POITOU-CHARENTES

Charente (16) • Charente-Maritime (17)
• Deux-Sèvres (79) • Vienne (86)

Deux-Sèvres and the three other departments which form Poitou-Charentes are almost completely unspoiled with virtually no industry, making the region one of the most tranquil in France. The long Atlantic coast here is lined with long, windswept, sandy beaches and is both an ideal summer holiday destination and an invigorating place to move to permanently. Inland, the landscape is undulating or flat, and the land is used for mixed farming and livestock breeding, as well as for vineyards and apple orchards. Property prices on the coast are higher than those inland, but the region enjoys a good road network, making it possible to live inland and travel to the beach for the day.

AQUITAINE

Dordogne (24) • Gironde (33) • Landes (40)
• Lot-et-Garonne (47) • Pyrénées-Atlantiques (64)

Aquitaine is one of the most varied regions of France. Largely agricultural, crops include corn and chili peppers, which are hung from the window ledges and beams of

houses to dry. To the north of the region is a natural inland sea, the Bassin d'Arcachon, where 90 per cent of France's oysters are grown. In the centre, Landes is covered almost entirely with pine trees, creating purportedly the largest forest in Europe. The trees are used to make paper. The architecture is as varied as the landscape with the stone coastal villas of the north giving way to half-timbered homes inland and on to the Basque Country's pretty white stone houses with their red timbers and shutters.

LIMOUSIN

Corrèze (19) • Creuse (23) • Haute-Vienne (87)

Limousin is sparsely populated, predominantly agricultural and with very little heavy industry. Located in the foothills of the Massif Central, the region is characterised by rolling hills and verdant valleys. Its mountains and forests coupled with the many lakes, rivers and streams that flow into either the rivers Loire or the Garonne make the region a holiday home paradise that is becoming increasingly popular with those looking to make France their permanent home. Aside from the scenic countryside, the area has many attractive towns

and villages and being south of the River Loire, the weather is generally better than in the north but not as hot as the south.

MIDI-PYRÉNÉES

Ariège (09) • Aveyron (12) • Haute-Garonne (31)
• Gers (32) • Lot (46) • Hautes-Pyrénées (65)
• Tarn (81) • Tarn-et-Garonne (82)

France's largest region, Midi-Pyrénées is renowned for its stunning, unspoiled scenery which ranges from the majestic mountains of the Pyrenees in the south to the peaceful green serenity of the valleys in Aveyron, Lot and Haute-Garonne. As one of France's prime food producing regions, it is the home of several notable French classics: cassoulet, magret de canard, and foie gras to name three, not to mention Roquefort cheese and armagnac; perfect for warming the cockles on cold winter evenings. The people of the region are known for the warmth of their welcome, and their love of food and drink.

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SOUTH WEST



Beautifully restored, Dordogne

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Ref: 10461

€725 000



Quality finish, Deux-Sevres

Pristine 3 bed property with pool and outbuildings in a beautiful setting. Centrally heated and double glazed. Within 10km of 2 towns and just 85km to the beach.

Ref: 11309

€233 200



Village life, Charente Maritime

French formal house 5 ensuite bedrooms, including self contained suite of 2 bedrooms. Pool, river views, gymnasium, games room and garaging and a small 2 storey cottage for renovation.

Ref: 11510

€650 000

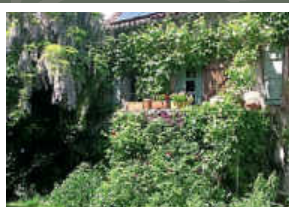


Delightful! Charente

Property in the centre of a village with pretty garden, 2 bedrooms, one ground floor, 2 bathrooms, 2 reception rooms. TGV links in Angouleme (40km) and Bergerac airport is just 75km.

Ref: 12468

€137 500



Unbeatable value! Aveyron

Stone smallholding with 2/3 bedrooms, outbuildings and nearly 5 acres of land. Renovated with care, original features and range style cooker with central heating. Private garden to rear.

Ref: 12673

€150 000

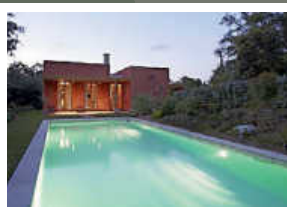


Tranquility, Tarn et Garonne

Character 3 bedroom stone house and gite near pretty village with views over the Tarn et Garonne countryside. Large stone barn, pool with views. Bergerac airport 77km, Agen train station 35km, shops 3km.

Ref: 12187

€385 000



Innovation, Lot et Garonne

Recently constructed villa with 5 bedrooms, designed by renowned architect, in the heart of the Alberes hills. Spacious, sleek and modern. Woodland garden with swimming pool.

Ref: 12386

€715 500



Easy living, Dordogne

A contemporary villa on one level, 4 bedrooms and spacious reception rooms. Pool and full-size tennis court, in mature grounds of almost an acre. Situated near the Dordogne river and thriving market town.

Ref: 11794

€299 000



cr-airvault.notaires.fr

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Fermette & gite, 320m² hab on 1 ha. 10 rooms. Complete traditional renovation, in ground swimming pool, pond, woodlands. Several large barns. Very pretty spot. Price: **285 000€**

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Ref. 4048 Region Brantome. Stone cottage with outbuildings, quietly set in a hamlet on 1630m² of land with a well established garden. Entrance, living room with fireplace, kitchen, dining room with fireplace, WC, shower room & 2 bedrooms (20 & 23m²). Convertible attic (80m²) & cellar. Adj. barn (60m²). Price: **108.000€ agency fees included**



Ref. 4113 Region St Saud. Rural property comprising main 3 bedroom, 2 bathroom house with central heating, a lake (approx. 8000m²), a stone house (95m²) to renovate with adjacent barns (115m² & 40m²). All quietly set on 7,6 ha of land.

Price: **450,000€ agency fees included**



Ref. 4079 Region Thiviers. Farmhouse with outbuildings, quietly set on 10.4ha of land with good views and land running down a stream. Entrance, kitchen with fireplace, dining room with conservatory, shower room & 3 bedrooms; adj. garage. Barns: 55m², 65m² with hangar 20m² & workshop; misc. other small sheds

Price: **150,000€ agency fees included**



Ref. 3530 Region Brantome. Two fully restored houses quietly set on the edge of a hamlet on 3888m² of land with beautiful views. 1: 2 bedrooms & 2 bathrooms, living and separate kitchen. Main house: 3 bedrooms, 2 bathrooms with spacious open plan living & kitchen area. Underfloor central heating. Workshop & covered terrace.

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TARN, SW FRANCE

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Ian Allison and Alison Croft

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Main residence, large master bedroom leading on to dressing rooms large bathroom on suite consisting of separate shower, two wash basins and spa bath.

First floor large multifunction room 80m² with air conditioning unit. Fully fitted kitchen and utility room. Outside large covered terrace with 12m x 6m swimming pool with safety cover. Well, with ample free water for irrigation.

Double cellar bedroom with en-suite. Central heating throughout.

Pigeonnier comprising of large fully fitted kitchen diner leading onto balcony.

Sitting room with log burner, two bedrooms.



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Nouic €160,500
Haute-Vienne - ref: 2701

Charming 4-bedroom renovated house with room for expansion. Manageable garden with views. Walking distance to shops.



Nr Gemozac €672,000
Charente-Maritime - ref: 2730

Substantial former Cognac producer's estate with huge potential. Maison de Maître, gîte, bungalow and outbuildings set in 7 hectares.



Jarnac €289,000
Charente - ref: 2280

Spacious modern 4-bedroom villa set in a mature garden in one of the most sought-after locations in this attractive riverside market town.



Nr Charroux €237,500
Vienne - ref: 2627

Attractive renovated 4-bedroom village house with large garden, outbuildings and pretty views. Great potential for development.



Nr Rouillac €214,000
Charente - ref: 2575

Traditional 3-bedroom village house with a charming 2-bedroom gîte and an attached outbuilding. Mature garden and fine views.



Boutiers St Trojan €199,500
Charente - ref: 2773

Large light and airy 4/5-bedroom bungalow with large basement. Generous plot close to the river just a few minute's drive to Cognac.



Nr Cognac €334,950
Charente - ref: 2638

Very spacious renovated 4-bed farmhouse with 4 reception rooms and a large office/games room. Set on over an acre close to Cognac.



Nr Matha €237,500
Charente-Maritime - ref: 2148

Attractive Charentaise fermette with enclosed courtyard and garden with swimming pool. Outbuildings
* Incredible value *

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AUVERGNE

Allier (03) • Cantal (15) • Haute-Loire (43)
• Puy-de-Dôme (63)

RHÔNE-ALPES

Ain (01) • Ardèche (07) • Drôme (26) • Isère (38)
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• Haute-Savoie (74)

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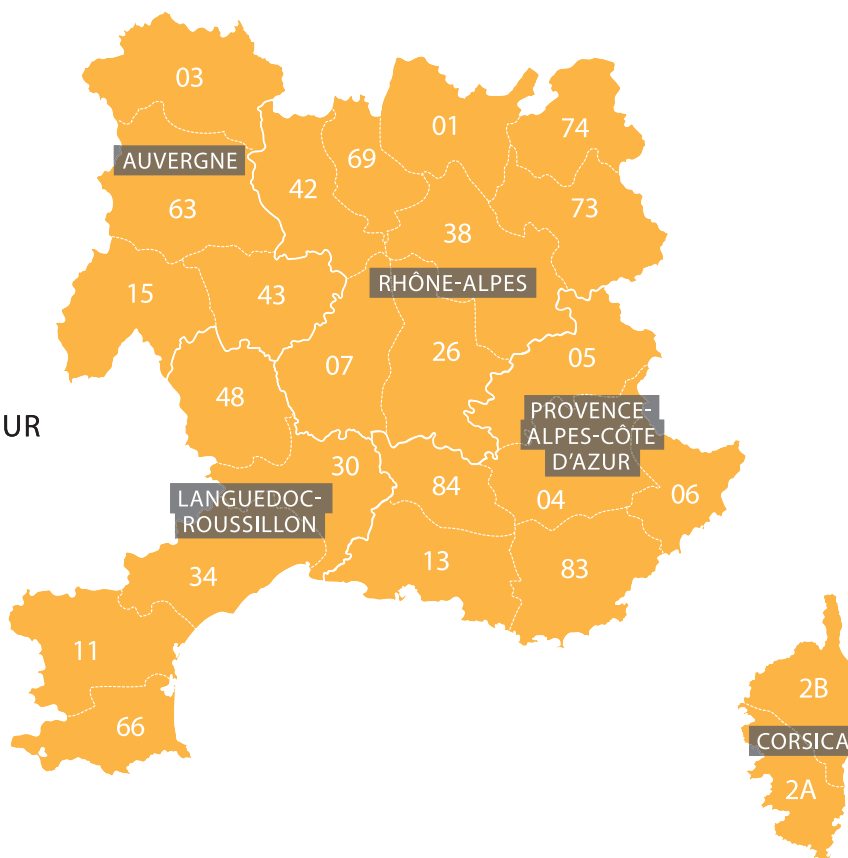
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This annual treasure trove event sees the city closed to traffic as stallholders take over the streets.
www.braderie-de-lille.fr

Vide-greniers (attic clearances) and **vide-maisons** (house clearances) take place year-round. For what's on near you, visit www.vide-greniers.org and www.vide-maisons.org

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Books



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Collins Complete DIY Manual, Albert Jackson and David Day, £30, Collins
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Tips

Before you begin...

... do your sums! It's obvious but worth reiterating – having a budget helps you work within your means. Mark out a contingency fund to help in times of need.

During the project...

... accept that not everything will go as expected. Even the best-laid plans can go awry – take each day as it comes and adapt accordingly.

When you're done...

... take lots of photos. Creating a 'before and after' scrapbook is a reminder of changes that are often indiscernible when you're working over a long period of time.



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